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<b>State:</b>	Pennsylvania	<b>Filing Company:</b>	Metropolitan Life Insurance Company
<b>TOI/Sub-TOI:</b>	LTC03I Individual Long Term Care/LTC03I.001 Qualified		
<b>Product Name:</b>	Individual Long-Term Care Insurance		
<b>Project Name/Number:</b>	2017_2018 Rate Increase /CT17-211 VIP1 (RW)		

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## Filing at a Glance

Company:	Metropolitan Life Insurance Company
Product Name:	Individual Long-Term Care Insurance
State:	Pennsylvania
TOI:	LTC03I Individual Long Term Care
Sub-TOI:	LTC03I.001 Qualified
Filing Type:	Rate - Other (Not M.U. or G.I. Product)
Date Submitted:	01/30/2018
SERFF Tr Num:	META-131359736
SERFF Status:	Assigned
State Tr Num:	META-131359736
State Status:	Received Review in Progress
Co Tr Num:	CT17-211 VIP1
Implementation	On Approval
Date Requested:	
Author(s):	Ruth Rivera, Linda Williams, Cherise Crittenden, Robert Waldron, Katijah Basalat
Reviewer(s):	Jim Lavery (primary)
Disposition Date:	
Disposition Status:	
Implementation Date:	

### State Filing Description:

Proposed aggregate 33% increase on 2,997 PA policyholders of Met Life forms LTC-IDEAL-PA, LTC-FAC-PA, LTC-VAL-PA, LTC-PREM-PA, LTC-IDEAL-PA-ML, LTC-FAC-PA-ML, LTC-VAL-PA-ML, and LTC-PREM-PA-ML.

**State:** Pennsylvania **Filing Company:** Metropolitan Life Insurance Company  
**TOI/Sub-TOI:** LTC03I Individual Long Term Care/LTC03I.001 Qualified  
**Product Name:** Individual Long-Term Care Insurance  
**Project Name/Number:** 2017\_2018 Rate Increase /CT17-211 VIP1 (RW)

## General Information

Project Name: 2017\_2018 Rate Increase  
Project Number: CT17-211 VIP1 (RW)  
Requested Filing Mode: Review & Approval  
Explanation for Combination/Other:  
Submission Type: New Submission  
Overall Rate Impact:

Status of Filing in Domicile: Authorized  
Date Approved in Domicile:  
Domicile Status Comments:  
Market Type: Individual  
Individual Market Type:  
Filing Status Changed: 01/31/2018  
State Status Changed: 01/31/2018  
Created By: Robert Waldron  
Corresponding Filing Tracking Number:  
State TOI: LTC03I Individual Long Term Care

Deemer Date:  
Submitted By: Robert Waldron

Filing Description:  
January 30, 2018

Pennsylvania Insurance Department  
1326 Strawberry Square, 13th Floor  
Harrisburg, Pennsylvania 17120

Re:Metropolitan Life Insurance Company ("MetLife")  
Individual Long-Term Care Insurance –  
Inforce Premium Rate Schedule Increase Filing for Policy Forms LTC-IDEAL-PA, et al and LTC-IDEAL-PA-ML, et al  
NAIC Company No. is 65978  
FEIN No. is 13-5581829

Dear Sir/Madam:

We are filing, for your review and authorization, a request for a 33% premium rate schedule increase with respect to the policy forms listed below. The policy forms are tax-qualified individual long-term care insurance policies.

LTC-IDEAL-PA- approved by your Department in 2003  
LTC-FAC-PA- approved by your Department in 2003  
LTC-VAL-PA- approved by your Department in 2003  
LTC-PREM-PA- approved by your Department in 2003  
LTC-IDEAL-PA-ML- approved by your Department in 2003  
LTC-FAC-PA-ML- approved by your Department in 2003  
LTC-VAL-PA-ML- approved by your Department in 2003  
LTC-PREM-PA-ML- approved by your Department in 2003

The inforce premium rate schedule increase for which we are seeking authorization in this filing will apply to the above listed policies, along with those rider and endorsements that were contemporaneously or subsequently authorized for use by your Department. They were issued in your state from January, 2003 to June, 2006 and are no longer being marketed in any state. Nationwide, these policy forms were last issued in 2007.

We are fully aware that a premium increase may be difficult for our policyholders; therefore, we will be providing policyholders with an array of options, if available, which will help them mitigate the impact of any increase. Most importantly, for those

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policyholders who elected compound or simple inflation, we will provide them, if applicable, with the ability to completely or partially avoid the increase by reducing their benefit increase coverage from 5 percent automatic compound or simple benefit increase to a lower percentage benefit increase. Policyholders who choose to completely or partially avoid the increase in premium resulting from the rate increase by opting for a reduction in inflation protection levels. The lower benefit increase percentage will apply on a prospective basis only. We are, therefore, filing the following riders for each policy series to implement these options.

Policy Series	New Compound Rider Form	New Lower Compound Amount(s)	New Simple Rider Form	New Lower Simple Amount(s)
LTC-IDEAL-PA				
LTC-FAC-PA				
LTC-VAL-PA				
LTC-PREM-PA				
LTC-IDEAL-PA-ML				
LTC-FAC-PA-ML				
LTC-VAL-PA-ML				
LTC-PREM-PA-ML				
LTC97-IMR0.1% - 4.9%		LTC97-IMR0.1% - 4.9%		

Upon policyholder selection, their current inflation rider will be replaced by the new rider. Please see below for a description of each rider.

**ACI-VIP-MR** Automatic Compound Inflation Protection Modification Rider. This rider will be issued to policyholders who have been issued Policy Form #'s LTC-IDEAL-PA, LTC-FAC-PA, LTC-VAL-PA, LTC-PREM-PA, LTC-IDEAL-PA-ML, LTC-FAC-PA-ML, LTC-VAL-PA-ML, LTC-PREM-PA-ML, in place of the automatic compound inflation rider that is currently in effect. The new rider will go into effect when the current rider ends. The new rider will provide a lower percentage amount for automatic inflation increases to mitigate the rate increase impact.

**ASI-VIP-MR** Automatic Simple Compound Inflation Protection Modification Rider. This rider will be issued to policyholders who have been issued Policy Form #'s LTC-IDEAL-PA, LTC-FAC-PA, LTC-VAL-PA, LTC-PREM-PA, LTC-IDEAL-PA-ML, LTC-FAC-PA-ML, LTC-VAL-PA-ML, LTC-PREM-PA-ML, in place of the automatic compound inflation rider that is currently in effect. The new rider will go into effect when the current rider ends. The new rider will provide a lower percentage amount for automatic inflation increases to mitigate the rate increase impact.

Note that previously, a premium rate increase request of 18% was submitted on December 14, 2008, and your Department authorized 18% on March 13, 2009.

Note that previously, a premium rate increase request of 58% was submitted on January 2, 2013, and your Department authorized 20% on May 1, 2013.

Note that previously, a premium rate increase request of 59.60% was submitted on February 3, 2016, and your Department authorized 20% on April 5, 2016.

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We are submitting an actuarial memorandum, which reflects inflation protection landing spots applicable to our proposed rate increase request.

#### Notification to Policyholders of Premium Rate Schedule Increase

After we have obtained authorization of the premium rate increase, this rate increase will become effective on each policy's modal premium due date (monthly, quarterly, semi-annually and annually), following at least a 60 day advance written notification to the policyholder. In our written notification we will include explanatory information related to the rate increase, including:

- The amount of the increase requested in this filing and the amount of the increase authorized by your Department;
- If the full amount of the requested increase is authorized by your Department, a statement that the policy may be subject to rate increases in the future and, if the amount of the increase authorized by your Department is less than the amount requested in this filing, the notice may include an additional statement about the likelihood of MetLife making future rate increase requests on the policy. The wording of the statement will depend on the degree of variance from the amount requested;
- The current premium rate and the premium rate after the increase is applied;
- A statement that the premium rate adjustment will be effective on the policy's modal premium due date as described above;
- The following options available to the policyholder:

1.the policyholder can continue his/her current coverage by paying the new premium amount when due;

2.the policyholder can reduce his/her coverage to lessen the impact of the premium rate schedule if the current level of coverage permits a reduction; or

3.if the policyholder's coverage lapses (due to nonpayment of premium or cancellation) at any time from the date of our written notification up to 120 days following the first due date of the new premium ("Election Period"), then the policyholder will have nonforfeiture coverage as follows.

oIf the policyholder's coverage does not include the nonforfeiture coverage provision, or includes the nonforfeiture coverage provision but that provision provides benefits less than the Limited Coverage Upon Lapse Following Premium Increase Endorsement ("LCUL"), we will issue the policyholder the LCUL.

oIf the policyholder's policy includes Contingent Benefits Upon Lapse and the policyholder qualifies for coverage under Contingent Benefits Upon Lapse, we will instead provide coverage under the LCUL, since the benefit payable under the LCUL is equal to the benefit payable under Contingent Benefits Upon Lapse.

oIf the policyholder's coverage includes the nonforfeiture coverage provision and that provision provides benefits equal to the LCUL, we will provide coverage under the nonforfeiture coverage provision.

We will not provide coverage under more than one feature that provides for a nonforfeiture benefit.

We have included a copy of our policyholder notification letter and coverage change form for informational purposes.

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We are extending the use of the Limited Coverage Upon Lapse Following Premium Increase Endorsement (LCUL), which was previously authorized by your Department on March 28, 2013.

The contact person for this filing is:

Deborah Fountas  
1300 Hall Boulevard  
Bloomfield, CT 06002  
Telephone: 860-656-3808  
dfountas@metlife.com

Thank you for your attention to our filing. We look forward to hearing from you.

Sincerely,

Thomas G. Reilly  
Assistant Vice President  
Product Management & Compliance

## Company and Contact

### Filing Contact Information

Deborah Fountas, Sr. Product Consultant dfountas@metlife.com  
1300 Hall Blvd 860-656-3808 [Phone]  
Bloomfield, CT 06002 860-656-3815 [FAX]

### Filing Company Information

Metropolitan Life Insurance Company	CoCode: 65978	State of Domicile: New York
MetLife	Group Code: 241	Company Type: Life
200 Park Avenue	Group Name:	State ID Number:
New York, NY 10166	FEIN Number: 13-5581829	
(212) 578-2211 ext. [Phone]		

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## Filing Fees

Fee Required?	Yes
Fee Amount:	\$0.00

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Retaliatory? No

Fee Explanation: NY is a non-retaliatory state - \$0

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## Correspondence Summary

### Amendments

Schedule	Schedule Item Name	Created By	Created On	Date Submitted
Form	IB Coverage Change Form_Landing Spots	Robert Waldron	02/09/2018	02/09/2018
Supporting Document	Transmittal Letter (A&H)	Robert Waldron	02/01/2018	02/01/2018

<b>State:</b>	Pennsylvania	<b>Filing Company:</b>	Metropolitan Life Insurance Company
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## Amendment Letter

Submitted Date: 02/09/2018

Comments:

Dear Jim,

we are replacing the coverage change forms submitted earlier, with coverage change forms including the option to mitigate inflation (landing spot). I apologize for the inconvenience. Thank you for your attention to our filing.

I will touch base with you soon.

Sincerely,  
Deb Fountas

Changed Items:

Form Schedule Item Changes								
Item No.	Form Name	Form Number	Form Type	Form Action	Action Specific Data	Readability Score	Attachments	Submitted
1	IB Coverage Change Form_Landing Spots	COVCHG	OTH	Initial		0.000	IB Coverage Change Form_Landing Spots.pdf	Date Submitted: 02/09/2018 By:
<i>Previous Version</i>								
1	IB Coverage Change Form_FINAL	COVCHG	OTH	Initial		0.000	IB Coverage Change Form_FINAL.pdf	Date Submitted: 01/30/2018 By: Robert Waldron

No Rate Schedule Items Changed.

No Supporting Documents Changed.



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## Amendment Letter

Submitted Date: 02/01/2018

Comments:

Dear Jim,

Per my voice message on February 1st, I have revised the filing letter to note that we are extending the use of the endorsements, as we may offer inflation mitigation options to insureds outside of this requested rate increase.

Thank you for your attention to our filing.

Sincerely,

Deb Fountas

Changed Items:

*No Form Schedule Items Changed.*

*No Rate Schedule Items Changed.*

Supporting Document Schedule Item Changes	
Satisfied - Item:	Transmittal Letter (A&H)
Comments:	Please see the attached revised Transmittal Letter and Landing Spot Description
Attachment(s):	LSE description - VIP1.pdf PA VIP1 Filing Letter_Landing Spots_Rate Action 2018.pdf
Previous Version	
Satisfied - Item:	Transmittal Letter (A&H)
Comments:	Please see the attached Transmittal Letter and Landin Spot Description
Attachment(s):	IB Insured RA ltr_Flat increase.pdf LSE description - VIP1.pdf

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## Form Schedule

Lead Form Number: ACI-VIP-MR								
Item No.	Schedule Item Status	Form Name	Form Number	Form Type	Form Action	Action Specific Data	Readability Score	Attachments
1		VIP Rate Increase Mitigation Rider_ACI_Landing Spots	ACI-VIP-MR	POLA	Initial		0.000	VIP Rate Increase Mitigation Rider_ACI_Landing Spots.pdf
2		VIP Rate Increase Mitigation Rider_ASI_Landing Spots	ASI-VIP-MR	POLA	Initial		0.000	VIP Rate Increase Mitigation Rider_ASI_Landing Spots.pdf
3		IB Coverage Change Form_Landing Spots	COVCHG	OTH	Initial		0.000	IB Coverage Change Form_Landing Spots.pdf

### Form Type Legend:

<b>ADV</b>	Advertising	<b>AEF</b>	Application/Enrollment Form
<b>CER</b>	Certificate	<b>CERA</b>	Certificate Amendment, Insert Page, Endorsement or Rider
<b>DDP</b>	Data/Declaration Pages	<b>FND</b>	Funding Agreement (Annuity, Individual and Group)
<b>MTX</b>	Matrix	<b>NOC</b>	Notice of Coverage
<b>OTH</b>	Other	<b>OUT</b>	Outline of Coverage
<b>PJK</b>	Policy Jacket	<b>POL</b>	Policy/Contract/Fraternal Certificate
<b>POLA</b>	Policy/Contract/Fraternal Certificate: Amendment, Insert Page, Endorsement or Rider	<b>SCH</b>	Schedule Pages

METROPOLITAN LIFE INSURANCE COMPANY

**Automatic Compound Inflation Protection Modification Rider**

**This Rider provides for an automatic benefit increase of [X] percent per year, compounded annually.**

This Rider is part of the policy to which it is attached if it is referred to on page 3 of the policy. This Rider provides coverage as described below.

**Automatic  
Compound  
Inflation Benefit**

Your benefit amounts will automatically increase each year with no corresponding increase in premium. The amounts of the increases are equal to [X] percent of the benefit amounts in effect at the end of the prior **Policy Year**.

If You have received any **Benefits** under the policy, then with regard to the **Total Lifetime Benefit, Needs Assessment**, and if applicable, **Transition Expense Allowance** and **Informal Caregiver Training Benefit Amounts**, the [X] percent increase will be applied to the remaining amounts.

The benefit amount increases will occur on each **Policy Anniversary** for the lifetime of Your policy, even when You are receiving **Benefits**. These increases will be made without regard to Your age, claim status, claim history, health, or the length of time You have been covered under the policy.

**Your premium is not expected to increase as a result of the benefit amount increases provided by this Rider. However, We reserve the right to adjust premiums on a class basis.**

**Limitations**

No increases will be made if nonforfeiture coverage is in effect under the policy.

**Effective Date of  
this Rider**

This Rider takes effect on the Rider Effective Date shown below. If this Rider is in effect, it will be set forth on Your Schedule of Benefits (page 3 of the policy).

**Termination of  
this Rider**

This Rider will end on the earlier of:

1. the last day of the **Policy Month** in which We receive Your written request to end this Rider. In this case, We will send You a revised Schedule of Benefits (page 3 of the policy) to be attached to Your policy; or
2. the date on which the policy ends.

**Premium for this  
Rider**

The premium for this Rider is shown in the Premium Schedule on page 3 of the policy. The premium for this Rider will terminate as of the date this Rider ends. The same conditions that apply to the premium for the policy will apply to the premium for this Rider.

**In all other respects, the provisions and conditions of the policy remain the same. This Rider is subject to the terms and provisions of the policy. It is to be attached to and made a part of Your policy.**

Signed for Metropolitan Life Insurance Company



[  
**Jeannette Pina]**  
**Vice-President and Secretary**

**Rider Effective Date: [DATE]**

## METROPOLITAN LIFE INSURANCE COMPANY

### Automatic Simple Inflation Protection Modification Rider

**This Rider provides for an automatic benefit increase of [X] percent of the original benefit amounts per year.**

This Rider is part of the policy to which it is attached if it is referred to on page 3 of the policy. This Rider provides coverage as described below.

#### **Automatic Simple Inflation Benefit**

Your benefit amounts will automatically increase each year with no corresponding increase in premium. The amounts of the increases are equal to [X] percent of the benefit amounts on the **Original Coverage Effective Date** as shown on page 3 of the policy, or on the lowest base daily benefit amount if a decrease has been made.

If You increase, or have previously increased, Your benefit amounts under the terms of Your policy, the additional benefit amounts purchased will be added to the benefit amounts in effect on the **Original Coverage Effective Date** for purposes of determining subsequent increases under this Rider.

If You decrease, or have previously decreased, Your benefit amounts under the terms of Your policy, the percentage decrease in your **Nursing Home** or **Facility** (whichever is shown on page 3 of the policy) daily benefit amount will be applied to the benefit amounts otherwise used for purposes of determining subsequent increases under this Rider.

If You have received any **Benefits** under the policy, then with regard to the **Total Lifetime Benefit, Needs Assessment**, and if applicable, **Transition Expense Allowance** and **Informal Caregiver Training Benefit Amounts**, the actual percentage increase in Your **Nursing Home** or **Facility** (whichever is shown on page 3 of the policy) daily benefit amount over the amount in effect at the end of the prior **Policy Year** will be applied to the remaining amounts.

The benefit amount increases will occur on each **Policy Anniversary** for the lifetime of Your policy, even when You are receiving **Benefits**. These increases will be made without regard to Your age, claim status, claim history, health, or the length of time You have been covered under the policy.

**Your premium is not expected to increase as a result of the benefit amount increases provided by this Rider. However, we reserve the right to adjust premiums on a class basis.**

#### **Limitations**

No increases will be made if nonforfeiture coverage is in effect under the policy.

#### **Effective Date of this Rider**

This Rider takes effect on the Rider Effective Date shown below. If this Rider is in effect, it will be set forth on Your Schedule of Benefits (page 3 of the policy).

#### **Termination of this Rider**

This Rider will end on the earlier of:

1. the last day of the **Policy Month** in which We receive Your written request to end this Rider. In this case, We will send You a revised Schedule of Benefits (page 3 of the policy) to be attached to Your policy; or
2. the date on which the policy ends.

#### **Premium for this Rider**

The premium for this Rider is shown in the Premium Schedule on page 3 of the policy. The premium for this Rider will terminate as of the date this Rider ends. The same conditions that apply to the premium for the policy will apply to the premium for this Rider.

### **Automatic Simple Inflation Protection Modification Rider (Continued)**

**In all other respects, the provisions and conditions of the policy remain the same. This Rider is subject to the terms and provisions of the policy. It is to be attached to and made a part of Your policy.**

Signed for Metropolitan Life Insurance Company

A handwritten signature in dark ink, appearing to read "Jeannette Pina", with a long horizontal flourish extending to the right.

[  
**Jeannette Pina]**  
**Vice-President and Secretary**

**Rider Effective Date: [DATE]**



Metropolitan Life Insurance Company  
Long Term Care  
[PO Box 64911, St. Paul, MN 55164-0911]  
[P.O. Box 990028, Hartford, CT 06199-0028]

Distribution Alliance #: [XXXXXXXXXX]  
Policy #: [XXXXXXXXXX]

[First Name] [Last Name]  
Premium Rate Increase Date: [Effective Date of Increase]

## Long Term Care Increase Coverage Change Request Form

**If you intend to maintain your current coverage at the new increased premium, there is no need to return this form.**

Please use this form to request a decrease in your long term care insurance coverage, if available, or to cancel your coverage. We recommend that you review the enclosed information on the cost of care. If you have any questions, or would like to consider alternative options, you can speak with our **Customer Service team at [(888) 285-8140][(800) 308-0179]**, from [8:30 a.m. to 6:30 p.m.], Eastern Time, Monday – Friday.

[

To request a coverage change check only ONE box below		
<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
<b>Keep current coverage and pay premium increase</b>	<b>Reduce Daily Benefit* and Minimize Premium Increase</b>	<b>Reduce Total Lifetime Benefit (benefit duration)* and Minimize Premium Increase</b>
<b>(No Action Required)</b>		
Daily Benefit Amount: [\$XXX.XX]	Daily Benefit Amount: [\$XXX.XX]	Total Lifetime Benefit: [X] Years
Total Lifetime Benefit: [X] Years	Premium: [\$XXX.XX][mode]	Premium: [\$XXX.XX][mode]
Premium: [\$XXX.XX][mode]	*A higher revised daily benefit amount may include automatic inflation increases between the date of this letter and the effective date of the increase.	Please note this duration does not reflect claims paid or payable.
<b>Note:</b> If you do not submit a selection, your coverage will remain the same and your new premium will become effective on [DATE].		*Please note that the Total Lifetime Benefit number of years is used to calculate the Total Lifetime Benefit dollar amount. If MetLife pays the full Nursing Home Daily Benefit Amount, then the benefit duration would not exceed the number of years selected. If MetLife pays less than the Nursing Home Daily Benefit Amount, then the lifetime benefit duration could exceed the number of years selected.

	<div style="text-align: center;"><input type="checkbox"/></div> <p><b>[Avoid][Minimize] this Premium Increase</b></p> <p>Reduce my automatic inflation increase from 5% to [_____]</p> <p>Premium: [\$XXX.XX][mode]</p> <p>Please note that any reduced inflation percentage will only be applied to future inflation increases that occur after the effective date of this change. All other existing benefits and previous inflation increases that have already been applied to your policy through the effective date of the inflation reduction will be maintained.</p> <p><b>The option to [avoid][minimize] the premium increase by reducing your annual inflation rate to a percentage less than 5% is a one-time offer, and must be made by [DATE]. Variations of these options are not available.</b></p> <p><b>[If the rate increase is to be implemented in phases and you choose to take a landing spot, the landing spot will mitigate all of the phased increases, not just the first phase.]</b></p>	<div style="text-align: center;"><input type="checkbox"/></div> <p><b>Customized Decrease Option</b> <i>Please call the Customer Service team for available options</i></p> <p>OTHER _____</p>
	<div style="text-align: center;"><input type="checkbox"/></div> <p><b>Coverage Termination</b></p> <p>[Please CANCEL my coverage. I understand that I will be provided coverage under a Limited Coverage Upon Lapse Following Premium Increase Endorsement ("LCUL"). <i>As you consider this option, please note that this is <b>limited</b> coverage and does not provide the same level of coverage you currently have.</i>]</p> <p>[Please CANCEL my coverage. I understand that this will trigger coverage under the Nonforfeiture feature which I purchased with my policy. <i>As you consider this option, please note that this is <b>limited</b> coverage and does not provide the same level of coverage you currently have.</i>]</p>	

Please note that any changes in your coverage between now and the date when the new premium goes into effect may be calculated at the new rates. Bill mode changes can only be made on or after your policy anniversary date after the date the premium increase takes effect.

Please note you may not be able to increase benefits in the future without providing evidence of insurability. However, coverage changes may be able to be made without providing evidence of insurability through the inflation offering. Please refer to your policy for additional detail.

Some MetLife policies contain a paid-up survivorship feature or a shared care rider. If you currently qualify for the paid-up survivorship feature of your policy or if you have purchased the shared care rider, please note that both policyholders may be required to maintain identical coverage in order for these features to remain in effect. Please refer to your policy for additional information.

I understand if I am on waiver of premium, that the change(s) will not become effective unless I resume paying premiums. Please note: It may not be in your best interest to make reductions to coverage while in claim.

**I understand the policy change(s) I have selected above. I agree that any change(s) will become effective on the premium rate increase date outlined above.** (Cancellations will be processed consistent with the terms of your policy and any applicable endorsements.)

Policy #[XXXXXXXXXX]

**Signature:** \_\_\_\_\_ **Date:** \_\_\_\_\_

**Please sign, date and return this form to the address listed below by [Coverage Change Receipt Date]. No Response is required if you are not making any changes.**

**Metropolitan Life Insurance Company**  
**[Long Term Care, PO Box 64911, St. Paul, MN 55164-0911**  
**Phone: (888) 285-8140**  
**Fax: (952) 833-5410]**  
**[Long Term Care, P.O. Box 14634, Lexington, KY, 40512-9938**  
**Phone: (800) 308-0179**  
**Fax: (866) 314-5612]**



<b>SERFF Tracking #:</b>	META-131359736	<b>State Tracking #:</b>	META-131359736	<b>Company Tracking #:</b>	CT17-211 VIP1
<b>State:</b>	Pennsylvania	<b>Filing Company:</b>	Metropolitan Life Insurance Company		
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## Rate Information

Rate data applies to filing.

<b>Filing Method:</b>	SERFF
<b>Rate Change Type:</b>	Increase
<b>Overall Percentage of Last Rate Revision:</b>	20.000%
<b>Effective Date of Last Rate Revision:</b>	08/01/2016
<b>Filing Method of Last Filing:</b>	See section 16 of the actuarial memorandum
<b>SERFF Tracking Number of Last Filing:</b>	META-130430816

## Company Rate Information

<b>Company Name:</b>	<b>Overall % Indicated Change:</b>	<b>Overall % Rate Impact:</b>	<b>Written Premium Change for this Program:</b>	<b>Number of Policy Holders Affected for this Program:</b>	<b>Written Premium for this Program:</b>	<b>Maximum % Change (where req'd):</b>	<b>Minimum % Change (where req'd):</b>
Metropolitan Life Insurance Company	33.000%	33.000%	\$2,937,128	2,997	\$8,900,389	33.000%	33.000%

State:	Pennsylvania	Filing Company:	Metropolitan Life Insurance Company
TOI/Sub-TOI:	LTC03I Individual Long Term Care/LTC03I.001 Qualified		
Product Name:	Individual Long-Term Care Insurance		
Project Name/Number:	2017_2018 Rate Increase /CT17-211 VIP1 (RW)		

## Rate/Rule Schedule

Item No.	Schedule Item Status	Document Name	Affected Form Numbers (Separated with commas)	Rate Action	Rate Action Information	Attachments
1		PA_VIP1_rates_33%Increase	LTC-IDEAL-PA, LTC-FAC-PA, LTC-VAL-PA, LTC-PREM-PA, LTC-IDEAL-PA-ML, LTC-FAC-PA-ML, LTC-VAL-PA-ML, LTC-PREM-PA-ML	Revised	Previous State Filing Number: META-130430816 Percent Rate Change Request: 33	PA_VIP1_rates_33%Increase.pdf, VIP1_Landing_Spot_Rating_Factors.pdf,

**Policy Form Series: LTC-FAC**  
**Facilities Only**  
**\$10 Annual Rates with 33 % increase**  
**100 Day Elimination Period**  
**No Home Care**  
**No Inflation**

Age	2 Year	3 year	4 year	5 year	6 year	7 years	Lifetime
30	\$24.05	\$28.17	\$31.31	\$33.20	\$36.39	\$38.89	\$45.49
31	\$24.51	\$28.73	\$31.92	\$33.86	\$37.12	\$39.66	\$46.36
32	\$24.99	\$29.29	\$32.56	\$34.50	\$37.83	\$40.43	\$47.29
33	\$25.47	\$29.86	\$33.17	\$35.17	\$38.56	\$41.19	\$48.19
34	\$25.96	\$30.42	\$33.81	\$35.83	\$39.27	\$41.97	\$49.10
35	\$26.44	\$30.99	\$34.45	\$36.52	\$40.03	\$42.79	\$50.01
36	\$26.95	\$31.57	\$35.11	\$37.19	\$40.78	\$43.57	\$50.97
37	\$27.45	\$32.16	\$35.74	\$37.89	\$41.52	\$44.36	\$51.88
38	\$27.93	\$32.74	\$36.39	\$38.57	\$42.29	\$45.18	\$52.84
39	\$28.46	\$33.34	\$37.04	\$39.27	\$43.03	\$45.98	\$53.79
40	\$28.95	\$33.92	\$37.72	\$39.97	\$43.80	\$46.83	\$54.76
41	\$29.71	\$34.82	\$38.70	\$41.04	\$44.98	\$48.07	\$56.23
42	\$30.51	\$35.74	\$39.73	\$42.11	\$46.15	\$49.33	\$57.71
43	\$31.29	\$36.65	\$40.76	\$43.19	\$47.33	\$50.59	\$59.16
44	\$32.09	\$37.57	\$41.76	\$44.30	\$48.55	\$51.88	\$60.67
45	\$32.88	\$38.53	\$42.80	\$45.41	\$49.73	\$53.17	\$62.18
46	\$33.98	\$39.81	\$44.21	\$46.91	\$51.39	\$54.90	\$64.25
47	\$35.05	\$41.08	\$45.59	\$48.43	\$53.04	\$56.71	\$66.30
48	\$36.16	\$42.39	\$47.06	\$49.95	\$54.72	\$58.49	\$68.40
49	\$37.28	\$43.68	\$48.49	\$51.48	\$56.41	\$60.30	\$70.52
50	\$38.41	\$45.02	\$49.95	\$53.04	\$58.12	\$62.14	\$72.67
51	\$41.08	\$48.29	\$53.60	\$57.38	\$62.90	\$67.20	\$78.62
52	\$43.86	\$51.64	\$57.35	\$61.92	\$67.83	\$72.52	\$84.83
53	\$46.71	\$55.16	\$61.19	\$66.58	\$72.99	\$78.02	\$91.26
54	\$49.64	\$58.79	\$65.20	\$71.47	\$78.34	\$83.71	\$97.93
55	\$52.65	\$62.50	\$69.32	\$76.51	\$83.86	\$89.62	\$104.83
56	\$57.54	\$68.44	\$75.81	\$84.34	\$92.41	\$98.77	\$115.50
57	\$62.56	\$74.59	\$82.57	\$92.49	\$101.33	\$108.30	\$126.67
58	\$67.80	\$80.94	\$89.52	\$100.93	\$110.62	\$118.24	\$138.27
59	\$73.16	\$87.53	\$96.70	\$109.74	\$120.27	\$128.53	\$150.33
60	\$78.70	\$94.31	\$104.13	\$118.88	\$130.26	\$139.24	\$162.82
61	\$88.74	\$106.71	\$117.85	\$133.33	\$146.13	\$156.17	\$182.65
62	\$98.95	\$119.49	\$131.92	\$148.02	\$162.21	\$173.35	\$202.76
63	\$109.46	\$132.61	\$146.35	\$162.89	\$178.51	\$190.79	\$223.13
64	\$120.18	\$146.10	\$161.20	\$178.02	\$195.08	\$208.49	\$243.84
65	\$131.11	\$159.92	\$176.41	\$193.33	\$211.88	\$226.41	\$264.80
66	\$151.55	\$185.43	\$204.23	\$222.43	\$243.72	\$260.49	\$304.69
67	\$172.39	\$211.63	\$232.78	\$251.94	\$276.08	\$295.05	\$345.12
68	\$193.74	\$238.54	\$262.06	\$281.85	\$308.89	\$330.12	\$386.10
69	\$215.54	\$266.15	\$292.07	\$312.20	\$342.16	\$365.70	\$427.70
70	\$237.79	\$294.46	\$322.82	\$342.99	\$375.87	\$401.73	\$469.84
71	\$271.93	\$338.38	\$370.42	\$402.44	\$441.05	\$471.37	\$551.31
72	\$304.73	\$381.15	\$416.64	\$462.91	\$507.28	\$542.16	\$634.12
73	\$336.21	\$422.77	\$461.43	\$524.31	\$574.59	\$614.09	\$718.27
74	\$366.39	\$463.21	\$504.84	\$586.72	\$642.96	\$687.17	\$803.73
75	\$395.26	\$502.51	\$546.87	\$650.10	\$712.45	\$761.43	\$890.55
76	\$452.47	\$571.59	\$626.54	\$751.40	\$823.46	\$880.06	\$1,029.31
77	\$509.14	\$639.03	\$705.75	\$853.73	\$935.59	\$999.91	\$1,169.50
78	\$565.33	\$704.87	\$784.49	\$957.11	\$1,048.88	\$1,121.00	\$1,311.11
79	\$620.99	\$769.13	\$862.77	\$1,061.51	\$1,163.31	\$1,243.28	\$1,454.12
80	\$676.13	\$831.77	\$940.55	\$1,166.93	\$1,278.86	\$1,366.76	\$1,598.55
81	\$753.92	\$921.08	\$1,050.33	\$1,313.76	\$1,439.74	\$1,538.73	\$1,799.68
82	\$830.98	\$1,008.17	\$1,159.44	\$1,462.04	\$1,602.25	\$1,712.40	\$2,002.81
83	\$907.33	\$1,092.97	\$1,267.89	\$1,611.75	\$1,766.31	\$1,887.75	\$2,207.92
84	\$982.95	\$1,175.55	\$1,375.67	\$1,762.95	\$1,931.98	\$2,064.81	\$2,414.99
85	\$1,057.86	\$1,255.88	\$1,482.78	\$1,915.59	\$2,099.27	\$2,243.59	\$2,624.08
86	\$1,193.87	\$1,417.35	\$1,673.49	\$2,172.82	\$2,381.21	\$2,544.92	\$2,976.49
87	\$1,326.97	\$1,575.35	\$1,860.03	\$2,427.42	\$2,660.20	\$2,843.10	\$3,325.25
88	\$1,457.07	\$1,729.82	\$2,042.39	\$2,679.34	\$2,936.25	\$3,138.14	\$3,670.31
89	\$1,584.22	\$1,880.79	\$2,220.65	\$2,928.53	\$3,209.37	\$3,429.99	\$4,011.71
90	\$1,708.42	\$2,028.21	\$2,394.73	\$3,175.08	\$3,479.53	\$3,718.75	\$4,349.42
91	\$1,829.65	\$2,172.14	\$2,564.64	\$3,418.92	\$3,746.77	\$4,004.36	\$4,683.46
92	\$1,947.92	\$2,312.54	\$2,730.41	\$3,660.11	\$4,011.07	\$4,286.83	\$5,013.83
93	\$2,063.22	\$2,449.45	\$2,892.05	\$3,898.60	\$4,272.43	\$4,566.16	\$5,340.55
94	\$2,175.56	\$2,582.82	\$3,049.50	\$4,134.41	\$4,530.86	\$4,842.33	\$5,663.55
95	\$2,284.93	\$2,712.67	\$3,202.83	\$4,367.53	\$4,786.34	\$5,115.39	\$5,982.91
96	\$2,456.31	\$2,916.12	\$3,443.04	\$4,695.10	\$5,145.32	\$5,499.04	\$6,431.64
97	\$2,627.67	\$3,119.57	\$3,683.24	\$5,022.68	\$5,504.28	\$5,882.71	\$6,880.36
98	\$2,799.05	\$3,323.03	\$3,923.47	\$5,350.22	\$5,863.25	\$6,266.35	\$7,329.07
99	\$2,970.41	\$3,526.47	\$4,163.67	\$5,677.80	\$6,222.23	\$6,650.03	\$7,777.80

**Policy Form Series: LTC-FAC**  
**Facilities Only**  
**\$10 Annual Rates with 33 % increase**  
**100 Day Elimination Period**  
**No Home Care**  
**5% Simple Inflation Rider**

Age	2 Year	3 year	4 year	5 year	6 year	7 years	Lifetime
30	\$38.49	\$45.09	\$49.89	\$53.14	\$58.23	\$62.22	\$72.77
31	\$39.22	\$45.97	\$50.86	\$54.18	\$59.37	\$63.43	\$74.21
32	\$40.01	\$46.87	\$51.87	\$55.19	\$60.52	\$64.68	\$75.65
33	\$40.78	\$47.76	\$52.87	\$56.26	\$61.68	\$65.91	\$77.09
34	\$41.53	\$48.68	\$53.85	\$57.35	\$62.84	\$67.16	\$78.56
35	\$42.33	\$49.58	\$54.88	\$58.41	\$64.04	\$68.43	\$80.04
36	\$43.14	\$50.51	\$55.91	\$59.51	\$65.23	\$69.69	\$81.55
37	\$43.92	\$51.45	\$56.94	\$60.62	\$66.42	\$70.99	\$83.02
38	\$44.70	\$52.37	\$57.96	\$61.71	\$67.65	\$72.30	\$84.55
39	\$45.52	\$53.34	\$59.00	\$62.82	\$68.87	\$73.58	\$86.08
40	\$46.32	\$54.28	\$60.06	\$63.94	\$70.12	\$74.92	\$87.62
41	\$47.89	\$56.07	\$62.05	\$66.11	\$72.44	\$77.44	\$90.54
42	\$49.45	\$57.95	\$64.08	\$68.27	\$74.81	\$79.96	\$93.53
43	\$51.01	\$59.79	\$66.14	\$70.47	\$77.20	\$82.51	\$96.52
44	\$52.65	\$61.67	\$68.17	\$72.68	\$79.66	\$85.10	\$99.55
45	\$54.25	\$63.56	\$70.28	\$74.91	\$82.08	\$87.72	\$102.59
46	\$56.35	\$66.04	\$73.00	\$77.81	\$85.25	\$91.10	\$106.57
47	\$58.44	\$68.48	\$75.74	\$80.74	\$88.46	\$94.54	\$110.58
48	\$60.61	\$71.02	\$78.55	\$83.68	\$91.68	\$98.00	\$114.62
49	\$62.75	\$73.54	\$81.34	\$86.65	\$94.97	\$101.49	\$118.71
50	\$64.93	\$76.12	\$84.20	\$89.68	\$98.26	\$105.05	\$122.85
51	\$69.79	\$81.98	\$90.65	\$97.44	\$106.82	\$114.14	\$133.50
52	\$74.77	\$88.10	\$97.36	\$105.57	\$115.68	\$123.65	\$144.61
53	\$79.93	\$94.42	\$104.27	\$113.99	\$124.93	\$133.53	\$156.16
54	\$85.26	\$100.94	\$111.39	\$122.73	\$134.55	\$143.77	\$168.15
55	\$90.73	\$107.68	\$118.77	\$131.80	\$144.49	\$154.42	\$180.61
56	\$98.88	\$117.57	\$129.65	\$144.89	\$158.75	\$169.70	\$198.47
57	\$107.25	\$127.83	\$140.90	\$158.48	\$173.66	\$185.61	\$217.08
58	\$115.93	\$138.41	\$152.51	\$172.62	\$189.16	\$202.19	\$236.44
59	\$124.87	\$149.36	\$164.50	\$187.29	\$205.24	\$219.34	\$256.54
60	\$134.07	\$160.69	\$176.88	\$202.51	\$221.92	\$237.18	\$277.41
61	\$148.60	\$178.74	\$196.69	\$223.32	\$244.70	\$261.53	\$305.89
62	\$163.40	\$197.31	\$217.04	\$244.42	\$267.84	\$286.24	\$334.80
63	\$178.62	\$216.37	\$237.89	\$265.82	\$291.28	\$311.34	\$364.11
64	\$194.10	\$235.98	\$259.34	\$287.51	\$315.09	\$336.78	\$393.86
65	\$209.94	\$256.07	\$281.27	\$309.55	\$339.23	\$362.52	\$423.99
66	\$237.15	\$290.15	\$318.34	\$348.06	\$381.40	\$407.64	\$476.79
67	\$264.90	\$325.20	\$356.38	\$387.12	\$424.24	\$453.37	\$530.31
68	\$293.33	\$361.14	\$395.38	\$426.71	\$467.67	\$499.79	\$584.55
69	\$322.34	\$397.99	\$435.34	\$466.88	\$511.67	\$546.86	\$639.60
70	\$351.92	\$435.80	\$476.26	\$507.62	\$556.30	\$594.55	\$695.37
71	\$394.00	\$490.29	\$535.19	\$583.12	\$639.05	\$682.97	\$798.78
72	\$434.39	\$543.33	\$592.36	\$659.87	\$723.13	\$772.85	\$903.94
73	\$473.15	\$594.93	\$647.75	\$737.79	\$808.59	\$864.18	\$1,010.75
74	\$510.22	\$645.05	\$701.37	\$817.02	\$895.37	\$956.95	\$1,119.25
75	\$545.67	\$693.72	\$753.30	\$897.47	\$983.53	\$1,051.17	\$1,229.41
76	\$611.46	\$772.46	\$845.14	\$1,015.48	\$1,112.84	\$1,189.35	\$1,391.06
77	\$676.71	\$849.33	\$936.47	\$1,134.68	\$1,243.47	\$1,328.98	\$1,554.36
78	\$741.34	\$924.33	\$1,027.25	\$1,255.08	\$1,375.43	\$1,470.02	\$1,719.30
79	\$805.39	\$997.50	\$1,117.50	\$1,376.67	\$1,508.71	\$1,612.42	\$1,885.89
80	\$868.82	\$1,068.79	\$1,207.15	\$1,499.48	\$1,643.31	\$1,756.25	\$2,054.08
81	\$968.74	\$1,183.57	\$1,348.05	\$1,688.16	\$1,850.05	\$1,977.23	\$2,312.55
82	\$1,067.77	\$1,295.45	\$1,488.11	\$1,878.68	\$2,058.84	\$2,200.39	\$2,573.55
83	\$1,165.88	\$1,404.44	\$1,627.30	\$2,071.05	\$2,269.66	\$2,425.74	\$2,837.09
84	\$1,263.06	\$1,510.54	\$1,765.63	\$2,265.32	\$2,482.53	\$2,653.24	\$3,103.21
85	\$1,359.32	\$1,613.76	\$1,903.10	\$2,461.49	\$2,697.50	\$2,882.95	\$3,371.87
86	\$1,534.11	\$1,821.27	\$2,147.85	\$2,792.01	\$3,059.78	\$3,270.13	\$3,824.71
87	\$1,705.12	\$2,024.29	\$2,387.27	\$3,119.18	\$3,418.27	\$3,653.30	\$4,272.82
88	\$1,872.28	\$2,222.77	\$2,621.34	\$3,442.85	\$3,773.01	\$4,032.41	\$4,716.24
89	\$2,035.70	\$2,416.75	\$2,850.11	\$3,763.08	\$4,123.94	\$4,407.45	\$5,154.91
90	\$2,195.27	\$2,606.20	\$3,073.51	\$4,079.91	\$4,471.11	\$4,778.51	\$5,588.87
91	\$2,351.05	\$2,791.15	\$3,291.62	\$4,393.21	\$4,814.49	\$5,145.50	\$6,018.10
92	\$2,503.02	\$2,971.56	\$3,504.36	\$4,703.15	\$5,154.13	\$5,508.46	\$6,442.64
93	\$2,651.19	\$3,147.45	\$3,711.82	\$5,009.59	\$5,489.94	\$5,867.38	\$6,862.44
94	\$2,795.54	\$3,318.84	\$3,913.92	\$5,312.60	\$5,822.02	\$6,222.26	\$7,277.51
95	\$2,936.08	\$3,485.71	\$4,110.71	\$5,612.14	\$6,150.31	\$6,573.15	\$7,687.89
96	\$3,156.30	\$3,747.13	\$4,419.01	\$6,033.08	\$6,611.59	\$7,066.09	\$8,264.47
97	\$3,376.50	\$4,008.57	\$4,727.32	\$6,453.99	\$7,072.84	\$7,559.10	\$8,841.06
98	\$3,596.72	\$4,269.99	\$5,035.62	\$6,874.89	\$7,534.13	\$8,052.09	\$9,417.66
99	\$3,816.92	\$4,531.40	\$5,343.90	\$7,295.80	\$7,995.39	\$8,545.09	\$9,994.25

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**\$10 Annual Rates with 33 % increase**  
**100 Day Elimination Period**  
**No Home Care**  
**5% Compound Inflation Rider**

Age	2 Year	3 year	4 year	5 year	6 year	7 years	Lifetime
30	\$52.38	\$61.34	\$67.73	\$72.29	\$79.23	\$84.68	\$99.02
31	\$53.37	\$62.55	\$69.08	\$73.73	\$80.78	\$86.33	\$100.96
32	\$54.41	\$63.78	\$70.41	\$75.13	\$82.36	\$88.00	\$102.94
33	\$55.46	\$65.00	\$71.77	\$76.60	\$83.94	\$89.68	\$104.91
34	\$56.51	\$66.22	\$73.14	\$78.03	\$85.50	\$91.37	\$106.88
35	\$57.58	\$67.49	\$74.51	\$79.51	\$87.13	\$93.13	\$108.90
36	\$58.68	\$68.73	\$75.91	\$80.97	\$88.75	\$94.83	\$110.95
37	\$59.74	\$69.99	\$77.30	\$82.48	\$90.37	\$96.58	\$112.98
38	\$60.83	\$71.27	\$78.71	\$83.98	\$92.02	\$98.35	\$115.07
39	\$61.95	\$72.58	\$80.13	\$85.49	\$93.70	\$100.11	\$117.15
40	\$63.02	\$73.85	\$81.56	\$87.03	\$95.38	\$101.92	\$119.21
41	\$65.13	\$76.30	\$84.27	\$89.90	\$98.58	\$105.31	\$123.18
42	\$67.27	\$78.82	\$86.97	\$92.86	\$101.77	\$108.73	\$127.22
43	\$69.38	\$81.31	\$89.76	\$95.79	\$104.97	\$112.20	\$131.23
44	\$71.54	\$83.83	\$92.51	\$98.80	\$108.29	\$115.69	\$135.34
45	\$73.74	\$86.40	\$95.36	\$101.82	\$111.56	\$119.24	\$139.44
46	\$76.33	\$89.42	\$98.66	\$105.39	\$115.46	\$123.37	\$144.32
47	\$78.89	\$92.44	\$101.98	\$108.95	\$119.37	\$127.57	\$149.21
48	\$81.51	\$95.52	\$105.37	\$112.57	\$123.32	\$131.83	\$154.17
49	\$84.14	\$98.58	\$108.75	\$116.18	\$127.34	\$136.11	\$159.18
50	\$86.84	\$101.74	\$112.21	\$119.89	\$131.36	\$140.44	\$164.21
51	\$92.63	\$108.83	\$120.02	\$129.36	\$141.77	\$151.48	\$177.19
52	\$98.60	\$116.15	\$128.04	\$139.18	\$152.55	\$163.03	\$190.67
53	\$104.74	\$123.72	\$136.30	\$149.35	\$163.71	\$174.96	\$204.64
54	\$111.09	\$131.50	\$144.89	\$159.94	\$175.28	\$187.32	\$219.09
55	\$117.59	\$139.56	\$153.68	\$170.83	\$187.27	\$200.13	\$234.04
56	\$126.74	\$150.71	\$165.93	\$185.75	\$203.52	\$217.54	\$254.42
57	\$136.14	\$162.28	\$178.60	\$201.19	\$220.47	\$235.63	\$275.59
58	\$145.87	\$174.20	\$191.64	\$217.20	\$238.05	\$254.43	\$297.55
59	\$155.90	\$186.48	\$205.10	\$233.82	\$256.25	\$273.87	\$320.30
60	\$166.19	\$199.15	\$218.98	\$251.02	\$275.07	\$294.00	\$343.83
61	\$181.37	\$218.16	\$239.77	\$272.55	\$298.69	\$319.23	\$373.37
62	\$196.85	\$237.66	\$261.09	\$294.43	\$322.67	\$344.83	\$403.30
63	\$212.71	\$257.68	\$282.94	\$316.57	\$346.91	\$370.81	\$433.64
64	\$228.88	\$278.26	\$305.33	\$339.07	\$371.57	\$397.11	\$464.43
65	\$245.38	\$299.32	\$328.30	\$361.85	\$396.54	\$423.77	\$495.65
66	\$273.26	\$334.35	\$366.44	\$401.09	\$439.54	\$469.74	\$549.42
67	\$301.73	\$370.34	\$405.53	\$440.88	\$483.15	\$516.36	\$603.96
68	\$330.81	\$407.26	\$445.60	\$481.22	\$527.38	\$563.61	\$659.20
69	\$360.46	\$445.09	\$486.64	\$522.14	\$572.21	\$611.58	\$715.29
70	\$390.74	\$483.88	\$528.64	\$563.62	\$617.66	\$660.12	\$772.07
71	\$432.26	\$537.93	\$587.00	\$639.77	\$701.14	\$749.34	\$876.42
72	\$472.12	\$590.55	\$643.59	\$717.18	\$785.95	\$839.99	\$982.43
73	\$510.32	\$641.69	\$698.44	\$795.79	\$872.14	\$932.09	\$1,090.19
74	\$546.83	\$691.34	\$751.50	\$875.66	\$959.63	\$1,025.62	\$1,199.59
75	\$581.73	\$739.58	\$802.84	\$956.80	\$1,048.55	\$1,120.64	\$1,310.67
76	\$646.93	\$817.21	\$893.84	\$1,074.32	\$1,177.31	\$1,258.25	\$1,471.64
77	\$711.50	\$893.01	\$984.33	\$1,193.01	\$1,307.43	\$1,397.30	\$1,634.28
78	\$775.50	\$966.93	\$1,074.30	\$1,312.92	\$1,438.81	\$1,537.73	\$1,798.52
79	\$838.91	\$1,039.04	\$1,163.72	\$1,434.00	\$1,571.51	\$1,679.55	\$1,964.39
80	\$901.71	\$1,109.26	\$1,252.57	\$1,556.27	\$1,705.50	\$1,822.76	\$2,131.87
81	\$1,005.42	\$1,228.39	\$1,398.76	\$1,752.07	\$1,920.08	\$2,052.10	\$2,400.11
82	\$1,108.21	\$1,344.51	\$1,544.09	\$1,949.83	\$2,136.80	\$2,283.69	\$2,671.00
83	\$1,210.02	\$1,457.60	\$1,688.50	\$2,149.47	\$2,355.62	\$2,517.56	\$2,944.53
84	\$1,310.90	\$1,567.75	\$1,832.05	\$2,351.13	\$2,576.55	\$2,753.71	\$3,220.70
85	\$1,410.76	\$1,674.86	\$1,974.69	\$2,554.68	\$2,799.65	\$2,992.11	\$3,499.55
86	\$1,592.21	\$1,890.24	\$2,228.67	\$2,897.74	\$3,175.65	\$3,393.94	\$3,969.55
87	\$1,769.67	\$2,100.94	\$2,477.10	\$3,237.28	\$3,547.72	\$3,791.62	\$4,434.63
88	\$1,943.19	\$2,306.95	\$2,719.96	\$3,573.25	\$3,915.86	\$4,185.10	\$4,894.81
89	\$2,112.79	\$2,508.28	\$2,957.31	\$3,905.57	\$4,280.10	\$4,574.35	\$5,350.13
90	\$2,278.40	\$2,704.89	\$3,189.14	\$4,234.37	\$4,640.41	\$4,959.43	\$5,800.50
91	\$2,440.09	\$2,896.83	\$3,415.44	\$4,559.58	\$4,996.81	\$5,340.35	\$6,246.00
92	\$2,597.81	\$3,084.07	\$3,636.22	\$4,881.22	\$5,349.29	\$5,717.03	\$6,686.58
93	\$2,751.57	\$3,266.66	\$3,851.47	\$5,199.29	\$5,697.83	\$6,089.57	\$7,122.30
94	\$2,901.41	\$3,444.53	\$4,061.18	\$5,513.75	\$6,042.50	\$6,457.87	\$7,553.08
95	\$3,047.26	\$3,617.70	\$4,265.37	\$5,824.68	\$6,383.20	\$6,822.02	\$7,978.96
96	\$3,275.80	\$3,889.03	\$4,585.27	\$6,261.52	\$6,861.95	\$7,333.64	\$8,577.41
97	\$3,504.35	\$4,160.37	\$4,905.14	\$6,698.39	\$7,340.65	\$7,845.34	\$9,175.83
98	\$3,732.90	\$4,431.68	\$5,225.06	\$7,135.20	\$7,819.40	\$8,357.00	\$9,774.24
99	\$3,961.43	\$4,703.01	\$5,544.94	\$7,572.04	\$8,298.13	\$8,868.66	\$10,372.68

**Policy Form Series: LTC-IDEAL**  
**Ideal**  
**\$10 Annual Rates with 33 % increase**  
**100 Day Elimination Period**  
**100% Home Care**  
**No Inflation**

Age	2 Year	3 year	4 year	5 year	6 year	7 years	Lifetime
30	\$51.74	\$64.41	\$71.59	\$77.09	\$84.48	\$90.28	\$105.60
31	\$52.38	\$65.20	\$72.49	\$78.04	\$85.52	\$91.38	\$106.88
32	\$53.01	\$66.01	\$73.36	\$78.99	\$86.56	\$92.51	\$108.21
33	\$53.64	\$66.81	\$74.24	\$79.95	\$87.62	\$93.63	\$109.51
34	\$54.32	\$67.59	\$75.16	\$80.90	\$88.66	\$94.74	\$110.83
35	\$54.96	\$68.39	\$76.04	\$81.86	\$89.70	\$95.87	\$112.12
36	\$55.57	\$69.20	\$76.91	\$82.82	\$90.75	\$96.97	\$113.41
37	\$56.23	\$69.98	\$77.82	\$83.76	\$91.77	\$98.09	\$114.74
38	\$56.87	\$70.78	\$78.70	\$84.72	\$92.82	\$99.20	\$116.04
39	\$57.48	\$71.57	\$79.57	\$85.64	\$93.87	\$100.32	\$117.33
40	\$58.15	\$72.39	\$80.45	\$86.64	\$94.91	\$101.44	\$118.65
41	\$59.28	\$73.82	\$82.03	\$88.31	\$96.80	\$103.45	\$121.00
42	\$60.42	\$75.24	\$83.62	\$90.03	\$98.66	\$105.47	\$123.34
43	\$61.59	\$76.69	\$85.21	\$91.76	\$100.56	\$107.48	\$125.70
44	\$62.74	\$78.11	\$86.77	\$93.46	\$102.45	\$109.47	\$128.05
45	\$63.89	\$79.56	\$88.37	\$95.19	\$104.31	\$111.48	\$130.41
46	\$65.58	\$81.62	\$90.67	\$97.69	\$107.08	\$114.42	\$133.84
47	\$67.26	\$83.72	\$92.98	\$100.20	\$109.82	\$117.37	\$137.26
48	\$68.95	\$85.84	\$95.28	\$102.72	\$112.58	\$120.29	\$140.70
49	\$70.64	\$87.93	\$97.58	\$105.23	\$115.30	\$123.24	\$144.13
50	\$72.31	\$90.01	\$99.90	\$107.73	\$118.05	\$126.18	\$147.56
51	\$75.44	\$93.91	\$104.22	\$112.39	\$123.16	\$131.60	\$153.95
52	\$78.55	\$97.78	\$108.58	\$117.04	\$128.25	\$137.07	\$160.32
53	\$81.69	\$101.68	\$112.90	\$121.68	\$133.36	\$142.51	\$166.70
54	\$84.77	\$105.56	\$117.24	\$126.32	\$138.45	\$147.98	\$173.06
55	\$87.93	\$109.46	\$121.59	\$130.98	\$143.55	\$153.43	\$179.44
56	\$93.94	\$116.96	\$129.82	\$139.97	\$153.39	\$163.94	\$191.73
57	\$99.98	\$124.46	\$138.03	\$148.92	\$163.20	\$174.44	\$204.04
58	\$105.99	\$131.96	\$146.26	\$157.92	\$173.06	\$184.95	\$216.32
59	\$112.03	\$139.46	\$154.48	\$166.89	\$182.90	\$195.46	\$228.61
60	\$118.04	\$146.98	\$162.71	\$175.88	\$192.73	\$205.98	\$240.92
61	\$131.35	\$163.52	\$181.20	\$195.70	\$214.48	\$229.21	\$268.06
62	\$144.66	\$180.10	\$199.67	\$215.54	\$236.18	\$252.43	\$295.25
63	\$157.98	\$196.65	\$218.17	\$235.36	\$257.91	\$275.63	\$322.41
64	\$171.28	\$213.23	\$236.66	\$255.20	\$279.63	\$298.88	\$349.55
65	\$184.59	\$229.81	\$255.13	\$275.00	\$301.38	\$322.13	\$376.74
66	\$210.77	\$262.38	\$291.03	\$313.99	\$344.10	\$367.73	\$430.12
67	\$236.91	\$294.93	\$326.93	\$352.96	\$386.79	\$413.39	\$483.49
68	\$263.05	\$327.49	\$362.82	\$391.92	\$429.50	\$459.01	\$536.87
69	\$289.22	\$360.06	\$398.71	\$430.89	\$472.19	\$504.67	\$590.25
70	\$315.37	\$392.62	\$434.58	\$469.84	\$514.90	\$550.30	\$643.61
71	\$366.85	\$456.68	\$505.36	\$546.52	\$598.91	\$640.09	\$748.67
72	\$418.31	\$520.76	\$576.16	\$623.21	\$682.98	\$729.92	\$853.71
73	\$469.80	\$584.84	\$646.94	\$699.91	\$767.01	\$819.73	\$958.74
74	\$521.25	\$648.93	\$717.71	\$776.59	\$851.04	\$909.55	\$1,063.80
75	\$572.74	\$713.00	\$788.49	\$853.25	\$935.08	\$999.36	\$1,168.84
76	\$658.44	\$819.72	\$906.00	\$980.97	\$1,075.07	\$1,148.95	\$1,343.81
77	\$744.19	\$926.45	\$1,023.51	\$1,108.71	\$1,215.01	\$1,298.53	\$1,518.77
78	\$829.93	\$1,033.17	\$1,141.05	\$1,236.43	\$1,354.99	\$1,448.14	\$1,693.73
79	\$915.65	\$1,139.92	\$1,258.55	\$1,364.13	\$1,494.95	\$1,597.74	\$1,868.69
80	\$1,001.40	\$1,246.62	\$1,376.07	\$1,491.87	\$1,634.93	\$1,747.33	\$2,043.65
81	\$1,121.56	\$1,396.25	\$1,541.19	\$1,670.91	\$1,831.12	\$1,957.02	\$2,288.92
82	\$1,241.71	\$1,545.82	\$1,706.35	\$1,849.91	\$2,027.32	\$2,166.68	\$2,534.13
83	\$1,361.89	\$1,695.43	\$1,871.46	\$2,028.94	\$2,223.52	\$2,376.36	\$2,779.37
84	\$1,482.06	\$1,845.00	\$2,036.59	\$2,207.97	\$2,419.68	\$2,586.03	\$3,024.59
85	\$1,602.22	\$1,994.61	\$2,201.71	\$2,386.99	\$2,615.87	\$2,795.71	\$3,269.86
86	\$1,826.54	\$2,273.85	\$2,509.95	\$2,721.18	\$2,982.10	\$3,187.12	\$3,727.63
87	\$2,050.86	\$2,553.09	\$2,818.22	\$3,055.33	\$3,348.34	\$3,578.54	\$4,185.42
88	\$2,275.16	\$2,832.35	\$3,126.46	\$3,389.53	\$3,714.56	\$3,969.94	\$4,643.19
89	\$2,499.50	\$3,111.59	\$3,434.69	\$3,723.72	\$4,080.80	\$4,361.32	\$5,100.96
90	\$2,723.80	\$3,390.84	\$3,742.94	\$4,057.90	\$4,447.01	\$4,752.74	\$5,558.77
91	\$2,948.10	\$3,670.10	\$4,051.15	\$4,392.06	\$4,813.24	\$5,144.13	\$6,016.53
92	\$3,172.42	\$3,949.33	\$4,359.41	\$4,726.25	\$5,179.45	\$5,535.54	\$6,474.32
93	\$3,396.71	\$4,228.59	\$4,667.65	\$5,060.42	\$5,545.67	\$5,926.93	\$6,932.09
94	\$3,621.03	\$4,507.82	\$4,975.88	\$5,394.61	\$5,911.90	\$6,318.35	\$7,389.88
95	\$3,845.35	\$4,787.06	\$5,284.13	\$5,728.78	\$6,278.12	\$6,709.74	\$7,847.64
96	\$4,133.77	\$5,146.12	\$5,680.46	\$6,158.43	\$6,748.98	\$7,212.96	\$8,436.23
97	\$4,422.17	\$5,505.14	\$6,076.74	\$6,588.10	\$7,219.84	\$7,716.21	\$9,024.81
98	\$4,710.57	\$5,864.16	\$6,473.07	\$7,017.76	\$7,690.70	\$8,219.43	\$9,613.37
99	\$4,998.96	\$6,223.19	\$6,869.36	\$7,447.41	\$8,161.55	\$8,722.69	\$10,201.96

**Policy Form Series: LTC-IDEAL**  
**Ideal**  
**\$10 Annual Rates with 33 % increase**  
**100 Day Elimination Period**  
**100% Home Care**  
**5% Simple Inflation Rider**

Age	2 Year	3 year	4 year	5 year	6 year	7 years	Lifetime
30	\$82.77	\$103.06	\$114.03	\$123.32	\$135.17	\$144.45	\$168.96
31	\$83.81	\$104.36	\$115.45	\$124.87	\$136.84	\$146.23	\$171.03
32	\$84.82	\$105.59	\$116.84	\$126.38	\$138.52	\$148.02	\$173.14
33	\$85.85	\$106.87	\$118.22	\$127.92	\$140.19	\$149.81	\$175.20
34	\$86.88	\$108.16	\$119.70	\$129.42	\$141.83	\$151.61	\$177.32
35	\$87.93	\$109.43	\$121.11	\$130.96	\$143.51	\$153.39	\$179.40
36	\$88.93	\$110.72	\$122.50	\$132.51	\$145.20	\$155.17	\$181.47
37	\$89.96	\$111.95	\$123.92	\$134.02	\$146.85	\$156.96	\$183.58
38	\$90.97	\$113.23	\$125.32	\$135.55	\$148.52	\$158.73	\$185.64
39	\$91.98	\$114.53	\$126.75	\$137.06	\$150.20	\$160.54	\$187.74
40	\$93.02	\$115.80	\$128.14	\$138.60	\$151.87	\$162.31	\$189.83
41	\$95.51	\$118.91	\$131.52	\$142.28	\$155.92	\$166.64	\$194.91
42	\$97.98	\$121.98	\$134.93	\$145.97	\$159.95	\$170.97	\$199.95
43	\$100.47	\$125.06	\$138.33	\$149.68	\$164.01	\$175.30	\$205.02
44	\$102.95	\$128.17	\$141.67	\$153.34	\$168.07	\$179.63	\$210.08
45	\$105.44	\$131.26	\$145.09	\$157.06	\$172.11	\$183.95	\$215.16
46	\$108.78	\$135.43	\$149.75	\$162.08	\$177.62	\$189.84	\$222.02
47	\$112.17	\$139.61	\$154.40	\$167.07	\$183.10	\$195.71	\$228.88
48	\$115.53	\$143.84	\$159.05	\$172.12	\$188.63	\$201.55	\$235.76
49	\$118.91	\$147.99	\$163.72	\$177.13	\$194.12	\$207.44	\$242.60
50	\$122.26	\$152.17	\$168.37	\$182.13	\$199.58	\$213.32	\$249.48
51	\$128.09	\$159.48	\$176.36	\$190.85	\$209.13	\$223.52	\$261.43
52	\$133.93	\$166.74	\$184.39	\$199.55	\$218.68	\$233.72	\$273.34
53	\$139.81	\$174.05	\$192.37	\$208.28	\$228.24	\$243.94	\$285.31
54	\$145.60	\$181.30	\$200.37	\$216.97	\$237.79	\$254.11	\$297.23
55	\$151.48	\$188.60	\$208.36	\$225.68	\$247.34	\$264.33	\$309.17
56	\$161.38	\$200.94	\$221.98	\$240.45	\$263.53	\$281.63	\$329.41
57	\$171.32	\$213.30	\$235.57	\$255.24	\$279.72	\$298.95	\$349.68
58	\$181.24	\$225.63	\$249.19	\$270.04	\$295.90	\$316.27	\$369.91
59	\$191.17	\$238.00	\$262.78	\$284.81	\$312.11	\$333.58	\$390.15
60	\$201.10	\$250.39	\$276.37	\$299.62	\$328.32	\$350.90	\$410.42
61	\$219.99	\$273.86	\$302.47	\$327.76	\$359.18	\$383.86	\$448.95
62	\$238.88	\$297.39	\$328.53	\$355.91	\$390.01	\$416.82	\$487.51
63	\$257.78	\$320.91	\$354.63	\$384.04	\$420.84	\$449.78	\$526.07
64	\$276.64	\$344.42	\$380.70	\$412.17	\$451.68	\$482.74	\$564.61
65	\$295.57	\$367.93	\$406.78	\$440.32	\$482.54	\$515.74	\$603.20
66	\$329.81	\$410.56	\$453.65	\$491.36	\$538.47	\$575.46	\$673.06
67	\$364.04	\$453.20	\$500.55	\$542.34	\$594.34	\$635.21	\$742.92
68	\$398.26	\$495.81	\$547.41	\$593.34	\$650.24	\$694.95	\$812.82
69	\$432.49	\$538.44	\$594.29	\$644.36	\$706.14	\$754.71	\$882.69
70	\$466.76	\$581.08	\$641.13	\$695.37	\$762.04	\$814.44	\$952.54
71	\$531.54	\$661.70	\$730.13	\$791.88	\$867.81	\$927.46	\$1,084.77
72	\$596.33	\$742.36	\$819.14	\$888.40	\$973.60	\$1,040.53	\$1,216.96
73	\$661.11	\$822.99	\$908.14	\$984.90	\$1,079.36	\$1,153.55	\$1,349.17
74	\$725.88	\$903.66	\$997.14	\$1,081.43	\$1,185.11	\$1,266.58	\$1,481.39
75	\$790.67	\$984.31	\$1,086.13	\$1,177.90	\$1,290.89	\$1,379.62	\$1,613.58
76	\$889.86	\$1,107.82	\$1,222.11	\$1,325.73	\$1,452.87	\$1,552.75	\$1,816.09
77	\$989.11	\$1,231.34	\$1,358.11	\$1,473.57	\$1,614.87	\$1,725.89	\$2,018.57
78	\$1,088.31	\$1,354.84	\$1,494.14	\$1,621.37	\$1,776.84	\$1,899.00	\$2,221.06
79	\$1,187.54	\$1,478.37	\$1,630.13	\$1,769.18	\$1,938.86	\$2,072.15	\$2,423.54
80	\$1,286.76	\$1,601.89	\$1,766.13	\$1,917.02	\$2,100.83	\$2,245.27	\$2,626.04
81	\$1,441.19	\$1,794.13	\$1,978.07	\$2,147.05	\$2,352.93	\$2,514.72	\$2,941.18
82	\$1,595.56	\$1,986.34	\$2,190.02	\$2,377.08	\$2,605.02	\$2,784.12	\$3,256.29
83	\$1,749.98	\$2,178.57	\$2,401.96	\$2,607.12	\$2,857.16	\$3,053.56	\$3,571.40
84	\$1,904.39	\$2,370.79	\$2,613.89	\$2,837.14	\$3,109.23	\$3,322.98	\$3,886.52
85	\$2,058.82	\$2,563.01	\$2,825.81	\$3,067.23	\$3,361.34	\$3,592.43	\$4,201.68
86	\$2,347.06	\$2,921.84	\$3,221.45	\$3,496.66	\$3,831.94	\$4,095.38	\$4,789.91
87	\$2,635.30	\$3,280.65	\$3,617.07	\$3,926.04	\$4,302.51	\$4,598.30	\$5,378.14
88	\$2,923.52	\$3,639.50	\$4,012.71	\$4,355.44	\$4,773.09	\$5,101.25	\$5,966.37
89	\$3,211.77	\$3,998.30	\$4,408.30	\$4,784.87	\$5,243.70	\$5,604.18	\$6,554.60
90	\$3,500.00	\$4,357.14	\$4,803.89	\$5,214.28	\$5,714.29	\$6,107.16	\$7,142.85
91	\$3,788.21	\$4,715.97	\$5,199.53	\$5,643.67	\$6,184.87	\$6,610.06	\$7,731.09
92	\$4,076.49	\$5,074.78	\$5,595.11	\$6,073.10	\$6,655.43	\$7,113.01	\$8,319.32
93	\$4,364.68	\$5,433.62	\$5,990.75	\$6,502.50	\$7,126.02	\$7,615.96	\$8,907.53
94	\$4,652.94	\$5,792.43	\$6,386.35	\$6,931.94	\$7,596.61	\$8,118.89	\$9,495.78
95	\$4,941.16	\$6,151.25	\$6,781.98	\$7,361.33	\$8,067.21	\$8,621.81	\$10,084.01
96	\$5,311.78	\$6,612.60	\$7,290.65	\$7,913.42	\$8,672.25	\$9,268.46	\$10,840.31
97	\$5,682.36	\$7,073.94	\$7,799.28	\$8,465.55	\$9,277.27	\$9,915.11	\$11,596.62
98	\$6,052.94	\$7,535.28	\$8,307.92	\$9,017.64	\$9,882.34	\$10,561.73	\$12,352.90
99	\$6,423.50	\$7,996.64	\$8,816.56	\$9,569.72	\$10,487.37	\$11,208.39	\$13,109.22

**Policy Form Series: LTC-IDEAL**  
**Ideal**  
**\$10 Annual Rates with 33 % increase**  
**100 Day Elimination Period**  
**100% Home Care**  
**5% Compound Inflation Rider**

Age	2 Year	3 year	4 year	5 year	6 year	7 years	Lifetime
30	\$112.64	\$140.23	\$154.87	\$167.84	\$183.91	\$196.57	\$229.90
31	\$114.04	\$141.97	\$156.77	\$169.90	\$186.20	\$198.98	\$232.71
32	\$115.43	\$143.71	\$158.68	\$171.98	\$188.46	\$201.41	\$235.57
33	\$116.82	\$145.43	\$160.60	\$174.06	\$190.73	\$203.85	\$238.41
34	\$118.23	\$147.16	\$162.55	\$176.10	\$193.01	\$206.29	\$241.28
35	\$119.62	\$148.91	\$164.46	\$178.19	\$195.29	\$208.71	\$244.10
36	\$120.99	\$150.66	\$166.35	\$180.28	\$197.59	\$211.14	\$246.92
37	\$122.40	\$152.35	\$168.30	\$182.37	\$199.82	\$213.56	\$249.79
38	\$123.80	\$154.10	\$170.22	\$184.42	\$202.08	\$216.00	\$252.63
39	\$125.16	\$155.84	\$172.08	\$186.48	\$204.37	\$218.42	\$255.45
40	\$126.59	\$157.55	\$174.00	\$188.60	\$206.64	\$220.85	\$258.30
41	\$129.93	\$161.75	\$178.57	\$193.54	\$212.12	\$226.69	\$265.13
42	\$133.26	\$165.91	\$183.14	\$198.53	\$217.56	\$232.52	\$271.95
43	\$136.63	\$170.07	\$187.70	\$203.51	\$223.03	\$238.35	\$278.78
44	\$139.96	\$174.24	\$192.27	\$208.48	\$228.48	\$244.19	\$285.60
45	\$143.30	\$178.38	\$196.84	\$213.47	\$233.93	\$250.04	\$292.46
46	\$147.32	\$183.39	\$202.36	\$219.48	\$240.53	\$257.08	\$300.68
47	\$151.36	\$188.40	\$207.88	\$225.49	\$247.13	\$264.11	\$308.88
48	\$155.40	\$193.46	\$213.38	\$231.50	\$253.72	\$271.11	\$317.11
49	\$159.43	\$198.45	\$218.89	\$237.51	\$260.28	\$278.19	\$325.33
50	\$163.44	\$203.49	\$224.41	\$243.50	\$266.85	\$285.22	\$333.55
51	\$170.02	\$211.68	\$233.43	\$253.29	\$277.59	\$296.68	\$347.00
52	\$176.61	\$219.85	\$242.51	\$263.09	\$288.33	\$308.17	\$360.43
53	\$183.21	\$228.07	\$251.53	\$272.91	\$299.09	\$319.64	\$373.85
54	\$189.73	\$236.25	\$260.57	\$282.67	\$309.83	\$331.11	\$387.26
55	\$196.33	\$244.42	\$269.62	\$292.50	\$320.55	\$342.58	\$400.67
56	\$206.92	\$257.59	\$284.13	\$308.29	\$337.83	\$361.07	\$422.29
57	\$217.51	\$270.80	\$298.61	\$324.05	\$355.12	\$379.54	\$443.92
58	\$228.10	\$283.97	\$313.14	\$339.84	\$372.40	\$398.00	\$465.51
59	\$238.69	\$297.14	\$327.63	\$355.56	\$389.68	\$416.48	\$487.10
60	\$249.26	\$310.33	\$342.15	\$371.36	\$406.97	\$434.95	\$508.73
61	\$268.54	\$334.27	\$368.68	\$400.05	\$438.39	\$468.53	\$547.97
62	\$287.75	\$358.23	\$395.19	\$428.71	\$469.82	\$502.11	\$587.29
63	\$307.02	\$382.20	\$421.74	\$457.42	\$501.22	\$535.68	\$626.54
64	\$326.24	\$406.17	\$448.29	\$486.06	\$532.65	\$569.30	\$665.81
65	\$345.49	\$430.11	\$474.81	\$514.71	\$564.07	\$602.88	\$705.10
66	\$380.05	\$473.13	\$522.18	\$566.22	\$620.47	\$663.15	\$775.63
67	\$414.61	\$516.14	\$569.55	\$617.66	\$676.92	\$723.43	\$846.11
68	\$449.13	\$559.15	\$616.93	\$669.15	\$733.31	\$783.72	\$916.64
69	\$483.69	\$602.16	\$664.28	\$720.63	\$789.71	\$844.01	\$987.15
70	\$518.25	\$645.17	\$711.65	\$772.07	\$846.12	\$904.31	\$1,057.64
71	\$583.17	\$725.99	\$800.81	\$868.83	\$952.10	\$1,017.60	\$1,190.15
72	\$648.12	\$806.86	\$890.03	\$965.57	\$1,058.15	\$1,130.90	\$1,322.68
73	\$713.06	\$887.67	\$979.20	\$1,062.30	\$1,164.20	\$1,244.20	\$1,455.19
74	\$777.98	\$968.54	\$1,068.36	\$1,159.06	\$1,270.18	\$1,357.52	\$1,587.74
75	\$842.94	\$1,049.37	\$1,157.54	\$1,255.79	\$1,376.23	\$1,470.82	\$1,720.26
76	\$941.42	\$1,172.01	\$1,292.55	\$1,402.57	\$1,537.09	\$1,642.73	\$1,921.32
77	\$1,039.96	\$1,294.65	\$1,427.54	\$1,549.31	\$1,697.89	\$1,814.60	\$2,122.35
78	\$1,138.45	\$1,417.26	\$1,562.57	\$1,696.08	\$1,858.70	\$1,986.50	\$2,323.38
79	\$1,236.95	\$1,539.90	\$1,697.58	\$1,842.84	\$2,019.54	\$2,158.41	\$2,524.43
80	\$1,335.50	\$1,662.54	\$1,832.58	\$1,989.60	\$2,180.38	\$2,330.28	\$2,725.47
81	\$1,495.73	\$1,862.06	\$2,052.47	\$2,228.37	\$2,442.06	\$2,609.93	\$3,052.54
82	\$1,656.01	\$2,061.57	\$2,272.42	\$2,467.10	\$2,703.68	\$2,889.54	\$3,379.60
83	\$1,816.26	\$2,261.07	\$2,492.30	\$2,705.87	\$2,965.35	\$3,169.19	\$3,706.65
84	\$1,976.50	\$2,460.56	\$2,712.20	\$2,944.59	\$3,226.95	\$3,448.81	\$4,033.69
85	\$2,136.77	\$2,660.06	\$2,932.13	\$3,183.37	\$3,488.62	\$3,728.44	\$4,360.78
86	\$2,435.92	\$3,032.46	\$3,342.61	\$3,629.05	\$3,977.05	\$4,250.44	\$4,971.26
87	\$2,735.09	\$3,404.88	\$3,753.13	\$4,074.70	\$4,465.41	\$4,772.41	\$5,581.79
88	\$3,034.23	\$3,777.29	\$4,163.63	\$4,520.36	\$4,953.85	\$5,294.41	\$6,192.28
89	\$3,333.40	\$4,149.71	\$4,574.15	\$4,966.05	\$5,442.25	\$5,816.38	\$6,802.80
90	\$3,632.55	\$4,522.15	\$4,984.64	\$5,411.72	\$5,930.65	\$6,338.37	\$7,413.32
91	\$3,931.66	\$4,894.52	\$5,395.12	\$5,857.37	\$6,419.06	\$6,860.38	\$8,023.82
92	\$4,230.83	\$5,266.96	\$5,805.61	\$6,303.04	\$6,907.45	\$7,382.36	\$8,634.35
93	\$4,529.95	\$5,639.36	\$6,216.10	\$6,748.74	\$7,395.85	\$7,904.35	\$9,244.80
94	\$4,829.12	\$6,011.76	\$6,626.61	\$7,194.41	\$7,884.29	\$8,426.33	\$9,855.35
95	\$5,128.27	\$6,384.16	\$7,037.11	\$7,640.07	\$8,372.68	\$8,948.30	\$10,465.85
96	\$5,512.90	\$6,863.00	\$7,564.92	\$8,213.07	\$9,000.62	\$9,619.41	\$11,250.80
97	\$5,897.53	\$7,341.80	\$8,092.67	\$8,786.10	\$9,628.59	\$10,290.54	\$12,035.76
98	\$6,282.12	\$7,820.62	\$8,620.47	\$9,359.09	\$10,256.52	\$10,961.69	\$12,820.64
99	\$6,666.75	\$8,299.43	\$9,148.24	\$9,932.09	\$10,884.49	\$11,632.82	\$13,605.59



**Policy Form Series: LTC-IDEAL**  
**Ideal**  
**\$10 Annual Rates with 33 % increase**  
**100 Day Elimination Period**  
**75% Home Care**  
**No Inflation**

Age	2 Year	3 year	4 year	5 year	6 year	7 years	Lifetime
30	\$47.80	\$59.50	\$66.17	\$71.21	\$78.04	\$83.40	\$97.57
31	\$48.37	\$60.25	\$67.01	\$72.09	\$79.00	\$84.43	\$98.77
32	\$48.97	\$60.98	\$67.80	\$72.96	\$79.97	\$85.48	\$99.96
33	\$49.58	\$61.74	\$68.64	\$73.84	\$80.93	\$86.49	\$101.19
34	\$50.18	\$62.43	\$69.44	\$74.72	\$81.89	\$87.53	\$102.37
35	\$50.75	\$63.19	\$70.28	\$75.62	\$82.86	\$88.56	\$103.58
36	\$51.34	\$63.91	\$71.08	\$76.50	\$83.82	\$89.60	\$104.79
37	\$51.94	\$64.65	\$71.90	\$77.38	\$84.77	\$90.63	\$105.99
38	\$52.51	\$65.38	\$72.71	\$78.26	\$85.77	\$91.66	\$107.18
39	\$53.12	\$66.14	\$73.55	\$79.14	\$86.73	\$92.67	\$108.40
40	\$53.72	\$66.87	\$74.35	\$80.03	\$87.69	\$93.71	\$109.62
41	\$54.77	\$68.18	\$75.84	\$81.61	\$89.43	\$95.57	\$111.77
42	\$55.85	\$69.52	\$77.34	\$83.20	\$91.16	\$97.42	\$113.95
43	\$56.90	\$70.84	\$78.83	\$84.76	\$92.89	\$99.28	\$116.12
44	\$57.96	\$72.17	\$80.33	\$86.36	\$94.63	\$101.13	\$118.28
45	\$59.03	\$73.47	\$81.81	\$87.93	\$96.37	\$102.97	\$120.44
46	\$60.55	\$75.42	\$83.95	\$90.24	\$98.90	\$105.71	\$123.62
47	\$62.14	\$77.34	\$86.05	\$92.54	\$101.43	\$108.40	\$126.79
48	\$63.68	\$79.27	\$88.18	\$94.88	\$103.97	\$111.09	\$129.94
49	\$65.21	\$81.21	\$90.31	\$97.18	\$106.48	\$113.79	\$133.11
50	\$66.78	\$83.13	\$92.42	\$99.48	\$109.01	\$116.52	\$136.27
51	\$69.65	\$86.73	\$96.41	\$103.79	\$113.73	\$121.54	\$142.14
52	\$72.55	\$90.31	\$100.39	\$108.08	\$118.42	\$126.56	\$148.03
53	\$75.42	\$93.87	\$104.37	\$112.35	\$123.13	\$131.59	\$153.91
54	\$78.30	\$97.46	\$108.34	\$116.64	\$127.83	\$136.62	\$159.79
55	\$81.18	\$101.04	\$112.33	\$120.92	\$132.53	\$141.63	\$165.65
56	\$86.73	\$107.94	\$119.91	\$129.18	\$141.57	\$151.30	\$176.94
57	\$92.25	\$114.83	\$127.52	\$137.43	\$150.61	\$160.96	\$188.25
58	\$97.78	\$121.71	\$135.10	\$145.66	\$159.65	\$170.63	\$199.55
59	\$103.33	\$128.61	\$142.70	\$153.92	\$168.70	\$180.28	\$210.84
60	\$108.86	\$135.50	\$150.28	\$162.18	\$177.73	\$189.95	\$222.15
61	\$121.24	\$150.92	\$167.47	\$180.61	\$197.92	\$211.55	\$247.43
62	\$133.60	\$166.33	\$184.64	\$199.05	\$218.16	\$233.15	\$272.69
63	\$146.01	\$181.76	\$201.80	\$217.48	\$238.35	\$254.73	\$297.95
64	\$158.38	\$197.16	\$218.98	\$235.94	\$258.58	\$276.35	\$323.20
65	\$170.76	\$212.57	\$236.15	\$254.40	\$278.77	\$297.95	\$348.49
66	\$195.06	\$242.83	\$269.47	\$290.57	\$318.43	\$340.35	\$398.07
67	\$219.36	\$273.08	\$302.79	\$326.79	\$358.12	\$382.73	\$447.65
68	\$243.64	\$303.31	\$336.10	\$362.96	\$397.79	\$425.15	\$497.22
69	\$267.94	\$333.56	\$369.41	\$399.16	\$437.45	\$467.53	\$546.80
70	\$292.24	\$363.81	\$402.74	\$435.39	\$477.11	\$509.91	\$596.40
71	\$340.03	\$423.33	\$468.48	\$506.57	\$555.16	\$593.33	\$693.94
72	\$387.83	\$482.79	\$534.25	\$577.78	\$633.19	\$676.72	\$791.47
73	\$435.63	\$542.29	\$600.02	\$648.99	\$711.20	\$760.11	\$889.03
74	\$483.40	\$601.79	\$665.78	\$720.18	\$789.24	\$843.49	\$986.55
75	\$531.20	\$661.30	\$731.54	\$791.38	\$867.28	\$926.89	\$1,084.10
76	\$610.88	\$760.49	\$840.84	\$910.11	\$997.37	\$1,065.94	\$1,246.72
77	\$690.56	\$859.70	\$950.13	\$1,028.81	\$1,127.48	\$1,205.01	\$1,409.33
78	\$770.26	\$958.88	\$1,059.41	\$1,147.52	\$1,257.55	\$1,344.02	\$1,571.97
79	\$849.95	\$1,058.12	\$1,168.72	\$1,266.24	\$1,387.67	\$1,483.10	\$1,734.60
80	\$929.64	\$1,157.33	\$1,278.00	\$1,384.98	\$1,517.78	\$1,622.11	\$1,897.22
81	\$1,041.20	\$1,296.19	\$1,431.35	\$1,551.18	\$1,699.90	\$1,816.78	\$2,124.89
82	\$1,152.74	\$1,435.06	\$1,584.72	\$1,717.38	\$1,882.03	\$2,011.44	\$2,352.56
83	\$1,264.30	\$1,573.92	\$1,738.06	\$1,883.57	\$2,064.19	\$2,206.08	\$2,580.23
84	\$1,375.89	\$1,712.80	\$1,891.43	\$2,049.76	\$2,246.30	\$2,400.72	\$2,807.87
85	\$1,487.42	\$1,851.68	\$2,044.78	\$2,215.97	\$2,428.45	\$2,595.40	\$3,035.57
86	\$1,695.66	\$2,110.92	\$2,331.05	\$2,526.18	\$2,768.42	\$2,958.76	\$3,460.54
87	\$1,903.90	\$2,370.15	\$2,617.33	\$2,836.42	\$3,108.40	\$3,322.10	\$3,885.49
88	\$2,112.15	\$2,629.40	\$2,903.62	\$3,146.65	\$3,448.40	\$3,685.46	\$4,310.46
89	\$2,320.36	\$2,888.61	\$3,189.87	\$3,456.91	\$3,788.36	\$4,048.81	\$4,735.44
90	\$2,528.62	\$3,147.86	\$3,476.15	\$3,767.11	\$4,128.35	\$4,412.16	\$5,160.43
91	\$2,736.85	\$3,407.11	\$3,762.41	\$4,077.35	\$4,468.32	\$4,775.52	\$5,585.41
92	\$2,945.09	\$3,666.34	\$4,048.67	\$4,387.56	\$4,808.30	\$5,138.87	\$6,010.39
93	\$3,153.35	\$3,925.59	\$4,334.96	\$4,697.81	\$5,148.28	\$5,502.21	\$6,435.34
94	\$3,361.56	\$4,184.81	\$4,621.22	\$5,008.04	\$5,488.27	\$5,865.59	\$6,860.33
95	\$3,569.80	\$4,444.04	\$4,907.49	\$5,318.28	\$5,828.25	\$6,228.96	\$7,285.31
96	\$3,837.52	\$4,777.36	\$5,275.55	\$5,717.14	\$6,265.35	\$6,696.10	\$7,831.72
97	\$4,105.26	\$5,110.63	\$5,643.63	\$6,116.02	\$6,702.50	\$7,163.26	\$8,378.11
98	\$4,372.99	\$5,443.94	\$6,011.68	\$6,514.90	\$7,139.61	\$7,630.45	\$8,924.51
99	\$4,640.74	\$5,777.27	\$6,379.76	\$6,913.77	\$7,576.72	\$8,097.63	\$9,470.89

**Policy Form Series: LTC-IDEAL**  
**Ideal**  
**\$10 Annual Rates with 33 % increase**  
**100 Day Elimination Period**  
**75% Home Care**  
**5% Simple Inflation Rider**

Age	2 Year	3 year	4 year	5 year	6 year	7 years	Lifetime
30	\$76.46	\$95.20	\$105.41	\$113.93	\$124.87	\$133.45	\$156.08
31	\$77.40	\$96.39	\$106.72	\$115.35	\$126.39	\$135.10	\$158.03
32	\$78.36	\$97.56	\$108.01	\$116.74	\$127.94	\$136.74	\$159.94
33	\$79.33	\$98.77	\$109.32	\$118.16	\$129.50	\$138.39	\$161.86
34	\$80.26	\$99.88	\$110.60	\$119.55	\$131.02	\$140.04	\$163.79
35	\$81.18	\$101.10	\$111.94	\$120.97	\$132.58	\$141.69	\$165.73
36	\$82.14	\$102.24	\$113.21	\$122.40	\$134.12	\$143.36	\$167.67
37	\$83.09	\$103.43	\$114.51	\$123.81	\$135.63	\$145.00	\$169.59
38	\$84.03	\$104.62	\$115.80	\$125.20	\$137.21	\$146.64	\$171.50
39	\$85.01	\$105.81	\$117.12	\$126.61	\$138.79	\$148.29	\$173.44
40	\$85.93	\$107.00	\$118.41	\$128.02	\$140.29	\$149.94	\$175.39
41	\$88.19	\$109.82	\$121.58	\$131.42	\$144.03	\$153.92	\$180.03
42	\$90.50	\$112.68	\$124.75	\$134.83	\$147.75	\$157.91	\$184.68
43	\$92.78	\$115.53	\$127.92	\$138.21	\$151.48	\$161.90	\$189.35
44	\$95.04	\$118.35	\$131.08	\$141.61	\$155.18	\$165.86	\$194.00
45	\$97.33	\$121.18	\$134.25	\$145.01	\$158.92	\$169.82	\$198.64
46	\$100.45	\$125.06	\$138.52	\$149.68	\$164.03	\$175.31	\$205.02
47	\$103.58	\$128.96	\$142.72	\$154.31	\$169.11	\$180.73	\$211.40
48	\$106.71	\$132.83	\$146.98	\$158.96	\$174.25	\$186.18	\$217.75
49	\$109.82	\$136.74	\$151.22	\$163.63	\$179.28	\$191.62	\$224.15
50	\$112.96	\$140.61	\$155.46	\$168.27	\$184.39	\$197.09	\$230.51
51	\$118.33	\$147.32	\$162.86	\$176.31	\$193.21	\$206.50	\$241.48
52	\$123.72	\$154.00	\$170.22	\$184.32	\$202.00	\$215.87	\$252.49
53	\$129.11	\$160.69	\$177.60	\$192.32	\$210.76	\$225.26	\$263.48
54	\$134.51	\$167.39	\$184.95	\$200.35	\$219.57	\$234.67	\$274.45
55	\$139.86	\$174.11	\$192.32	\$208.35	\$228.36	\$244.07	\$285.43
56	\$149.04	\$185.52	\$204.92	\$222.00	\$243.30	\$260.05	\$304.13
57	\$158.19	\$196.93	\$217.55	\$235.69	\$258.31	\$276.06	\$322.86
58	\$167.37	\$208.36	\$230.16	\$249.33	\$273.26	\$292.03	\$341.57
59	\$176.56	\$219.77	\$242.77	\$263.01	\$288.24	\$308.04	\$360.25
60	\$185.69	\$231.18	\$255.36	\$276.68	\$303.19	\$324.03	\$378.98
61	\$203.21	\$253.00	\$279.58	\$302.77	\$331.80	\$354.60	\$414.76
62	\$220.74	\$274.80	\$303.75	\$328.87	\$360.39	\$385.20	\$450.50
63	\$238.29	\$296.65	\$327.90	\$354.96	\$389.00	\$415.71	\$486.25
64	\$255.79	\$318.43	\$352.09	\$381.08	\$417.57	\$446.32	\$521.98
65	\$273.30	\$340.24	\$376.27	\$407.15	\$446.18	\$476.86	\$557.75
66	\$305.09	\$379.79	\$419.84	\$454.51	\$498.07	\$532.34	\$622.61
67	\$336.88	\$419.37	\$463.41	\$501.86	\$549.99	\$587.76	\$687.46
68	\$368.63	\$458.92	\$507.01	\$549.20	\$601.85	\$643.26	\$752.33
69	\$400.41	\$498.49	\$550.57	\$596.53	\$653.76	\$698.70	\$817.19
70	\$432.22	\$538.07	\$594.17	\$643.92	\$705.63	\$754.16	\$882.06
71	\$492.35	\$612.95	\$676.76	\$733.52	\$803.87	\$859.13	\$1,004.81
72	\$552.52	\$687.81	\$759.38	\$823.14	\$902.05	\$964.08	\$1,127.57
73	\$612.68	\$762.71	\$842.00	\$912.74	\$1,000.26	\$1,069.04	\$1,250.35
74	\$672.82	\$837.57	\$924.64	\$1,002.35	\$1,098.47	\$1,173.97	\$1,373.10
75	\$732.96	\$912.48	\$1,007.25	\$1,091.97	\$1,196.69	\$1,278.94	\$1,495.87
76	\$825.21	\$1,027.29	\$1,133.73	\$1,229.40	\$1,347.28	\$1,439.91	\$1,684.12
77	\$917.44	\$1,142.17	\$1,260.21	\$1,366.83	\$1,497.89	\$1,600.88	\$1,872.34
78	\$1,009.69	\$1,256.96	\$1,386.64	\$1,504.23	\$1,648.48	\$1,761.83	\$2,060.61
79	\$1,101.96	\$1,371.83	\$1,513.14	\$1,641.65	\$1,799.09	\$1,922.80	\$2,248.86
80	\$1,194.19	\$1,486.65	\$1,639.59	\$1,779.10	\$1,949.68	\$2,083.74	\$2,437.12
81	\$1,337.50	\$1,665.04	\$1,836.34	\$1,992.61	\$2,183.66	\$2,333.79	\$2,729.59
82	\$1,480.80	\$1,843.45	\$2,033.09	\$2,206.10	\$2,417.62	\$2,583.83	\$3,022.03
83	\$1,624.10	\$2,021.81	\$2,229.81	\$2,419.57	\$2,651.60	\$2,833.87	\$3,314.48
84	\$1,767.44	\$2,200.22	\$2,426.57	\$2,633.04	\$2,885.52	\$3,083.94	\$3,606.91
85	\$1,910.69	\$2,378.63	\$2,623.33	\$2,846.56	\$3,119.52	\$3,333.98	\$3,899.41
86	\$2,178.20	\$2,711.64	\$2,990.58	\$3,245.07	\$3,556.23	\$3,800.74	\$4,445.33
87	\$2,445.69	\$3,044.62	\$3,357.86	\$3,643.58	\$3,992.96	\$4,267.48	\$4,991.20
88	\$2,713.20	\$3,377.67	\$3,725.15	\$4,042.10	\$4,429.71	\$4,734.24	\$5,537.12
89	\$2,980.69	\$3,710.63	\$4,092.39	\$4,440.63	\$4,866.44	\$5,200.99	\$6,083.04
90	\$3,248.18	\$4,043.67	\$4,459.69	\$4,839.13	\$5,303.17	\$5,667.76	\$6,628.98
91	\$3,515.68	\$4,376.67	\$4,826.94	\$5,237.66	\$5,739.91	\$6,134.51	\$7,174.87
92	\$3,783.18	\$4,709.67	\$5,194.19	\$5,636.16	\$6,176.62	\$6,601.28	\$7,720.77
93	\$4,050.70	\$5,042.71	\$5,561.47	\$6,034.69	\$6,613.34	\$7,067.99	\$8,266.67
94	\$4,318.18	\$5,375.68	\$5,928.73	\$6,433.20	\$7,050.10	\$7,534.78	\$8,812.58
95	\$4,585.68	\$5,708.71	\$6,296.00	\$6,831.70	\$7,486.81	\$8,001.54	\$9,358.53
96	\$4,929.58	\$6,136.86	\$6,768.20	\$7,344.09	\$8,048.32	\$8,601.64	\$10,060.43
97	\$5,273.53	\$6,565.00	\$7,240.41	\$7,856.48	\$8,609.85	\$9,201.74	\$10,762.31
98	\$5,617.46	\$6,993.15	\$7,712.60	\$8,368.84	\$9,171.33	\$9,801.89	\$11,464.17
99	\$5,961.38	\$7,421.34	\$8,184.82	\$8,881.25	\$9,732.85	\$10,402.00	\$12,166.07

**Policy Form Series: LTC-IDEAL**  
**Ideal**  
**\$10 Annual Rates with 33 % increase**  
**100 Day Elimination Period**  
**75% Home Care**  
**5% Compound Inflation Rider**

Age	2 Year	3 year	4 year	5 year	6 year	7 years	Lifetime
30	\$104.07	\$129.56	\$143.23	\$155.07	\$169.94	\$181.58	\$212.40
31	\$105.35	\$131.18	\$144.99	\$156.97	\$172.02	\$183.85	\$215.04
32	\$106.64	\$132.79	\$146.74	\$158.85	\$174.12	\$186.09	\$217.65
33	\$107.93	\$134.41	\$148.52	\$160.77	\$176.22	\$188.34	\$220.30
34	\$109.23	\$135.95	\$150.28	\$162.71	\$178.30	\$190.58	\$222.89
35	\$110.51	\$137.56	\$152.06	\$164.65	\$180.40	\$192.81	\$225.51
36	\$111.80	\$139.16	\$153.83	\$166.54	\$182.52	\$195.10	\$228.13
37	\$113.09	\$140.77	\$155.61	\$168.45	\$184.59	\$197.32	\$230.78
38	\$114.37	\$142.37	\$157.35	\$170.38	\$186.72	\$199.55	\$233.40
39	\$115.66	\$144.00	\$159.16	\$172.29	\$188.82	\$201.77	\$236.01
40	\$116.92	\$145.58	\$160.91	\$174.22	\$190.92	\$204.05	\$238.67
41	\$120.05	\$149.42	\$165.15	\$178.82	\$195.99	\$209.44	\$244.97
42	\$123.15	\$153.30	\$169.40	\$183.48	\$201.03	\$214.86	\$251.30
43	\$126.23	\$157.18	\$173.65	\$188.07	\$206.11	\$220.28	\$257.63
44	\$129.31	\$161.04	\$177.91	\$192.68	\$211.16	\$225.68	\$263.94
45	\$132.45	\$164.89	\$182.15	\$197.31	\$216.24	\$231.08	\$270.28
46	\$136.12	\$169.48	\$187.24	\$202.84	\$222.27	\$237.55	\$277.82
47	\$139.87	\$174.08	\$192.26	\$208.32	\$228.31	\$243.99	\$285.38
48	\$143.53	\$178.69	\$197.33	\$213.85	\$234.38	\$250.45	\$292.92
49	\$147.22	\$183.30	\$202.42	\$219.35	\$240.38	\$256.88	\$300.48
50	\$150.94	\$187.89	\$207.44	\$224.86	\$246.41	\$263.38	\$308.03
51	\$157.02	\$195.50	\$215.82	\$233.94	\$256.39	\$273.98	\$320.44
52	\$163.12	\$203.05	\$224.19	\$243.02	\$266.30	\$284.63	\$332.87
53	\$169.20	\$210.63	\$232.56	\$252.08	\$276.27	\$295.23	\$345.34
54	\$175.32	\$218.21	\$240.90	\$261.16	\$286.21	\$305.89	\$357.76
55	\$181.38	\$225.82	\$249.28	\$270.21	\$296.15	\$316.50	\$370.18
56	\$191.17	\$237.99	\$262.66	\$284.78	\$312.10	\$333.55	\$390.10
57	\$200.94	\$250.14	\$276.04	\$299.34	\$328.03	\$350.58	\$410.04
58	\$210.68	\$262.29	\$289.41	\$313.88	\$343.99	\$367.63	\$429.96
59	\$220.46	\$274.46	\$302.79	\$328.43	\$359.93	\$384.66	\$449.89
60	\$230.22	\$286.59	\$316.16	\$342.99	\$375.87	\$401.71	\$469.85
61	\$248.06	\$308.83	\$340.81	\$369.56	\$405.03	\$432.86	\$506.29
62	\$265.92	\$331.05	\$365.44	\$396.16	\$434.17	\$464.02	\$542.72
63	\$283.80	\$353.28	\$390.05	\$422.75	\$463.31	\$495.15	\$579.14
64	\$301.63	\$375.49	\$414.70	\$449.38	\$492.45	\$526.30	\$615.53
65	\$319.49	\$397.73	\$439.32	\$475.98	\$521.59	\$557.46	\$651.98
66	\$351.60	\$437.68	\$483.31	\$523.75	\$573.95	\$613.45	\$717.50
67	\$383.68	\$477.62	\$527.28	\$571.59	\$626.41	\$669.42	\$782.98
68	\$415.76	\$517.59	\$571.27	\$619.37	\$678.77	\$725.45	\$848.47
69	\$447.86	\$557.53	\$615.25	\$667.19	\$731.17	\$781.44	\$913.95
70	\$479.94	\$597.46	\$659.24	\$715.01	\$783.56	\$837.44	\$979.45
71	\$540.20	\$672.53	\$742.03	\$804.80	\$881.99	\$942.63	\$1,102.49
72	\$600.51	\$747.57	\$824.82	\$894.64	\$980.41	\$1,047.82	\$1,225.52
73	\$660.77	\$822.61	\$907.64	\$984.46	\$1,078.84	\$1,153.02	\$1,348.57
74	\$721.07	\$897.68	\$990.43	\$1,074.27	\$1,177.28	\$1,258.20	\$1,471.57
75	\$781.35	\$972.71	\$1,073.24	\$1,164.06	\$1,275.70	\$1,363.40	\$1,594.61
76	\$872.96	\$1,086.77	\$1,198.81	\$1,300.54	\$1,425.24	\$1,523.21	\$1,781.55
77	\$964.54	\$1,200.78	\$1,324.38	\$1,437.00	\$1,574.79	\$1,683.08	\$1,968.49
78	\$1,056.17	\$1,314.80	\$1,449.92	\$1,573.44	\$1,724.35	\$1,842.86	\$2,155.44
79	\$1,147.78	\$1,428.87	\$1,575.51	\$1,709.93	\$1,873.90	\$2,002.76	\$2,342.38
80	\$1,239.36	\$1,542.90	\$1,701.07	\$1,846.41	\$2,023.47	\$2,162.58	\$2,529.33
81	\$1,388.10	\$1,728.05	\$1,905.18	\$2,067.98	\$2,266.25	\$2,422.08	\$2,832.85
82	\$1,536.82	\$1,913.17	\$2,109.31	\$2,289.55	\$2,509.09	\$2,681.60	\$3,136.37
83	\$1,685.54	\$2,098.31	\$2,313.42	\$2,511.10	\$2,751.92	\$2,941.10	\$3,439.89
84	\$1,834.27	\$2,283.45	\$2,517.57	\$2,732.66	\$2,994.69	\$3,200.61	\$3,743.38
85	\$1,982.98	\$2,468.63	\$2,721.67	\$2,954.27	\$3,237.54	\$3,460.11	\$4,046.93
86	\$2,260.63	\$2,814.25	\$3,102.70	\$3,367.84	\$3,690.80	\$3,944.52	\$4,613.49
87	\$2,538.22	\$3,159.82	\$3,483.77	\$3,781.44	\$4,144.04	\$4,428.93	\$5,180.03
88	\$2,815.85	\$3,505.44	\$3,864.80	\$4,195.04	\$4,597.31	\$4,913.36	\$5,746.61
89	\$3,093.46	\$3,851.01	\$4,245.84	\$4,608.64	\$5,050.56	\$5,397.76	\$6,313.17
90	\$3,371.08	\$4,196.64	\$4,626.87	\$5,022.22	\$5,503.81	\$5,882.17	\$6,879.73
91	\$3,648.70	\$4,542.25	\$5,007.90	\$5,435.81	\$5,957.07	\$6,366.60	\$7,446.32
92	\$3,926.32	\$4,887.85	\$5,388.92	\$5,849.40	\$6,410.30	\$6,851.03	\$8,012.90
93	\$4,203.94	\$5,233.49	\$5,769.99	\$6,262.99	\$6,863.55	\$7,335.43	\$8,579.47
94	\$4,481.54	\$5,579.08	\$6,150.99	\$6,676.59	\$7,316.81	\$7,819.84	\$9,146.03
95	\$4,759.17	\$5,924.68	\$6,532.05	\$7,090.19	\$7,770.08	\$8,304.29	\$9,712.60
96	\$5,116.10	\$6,369.06	\$7,021.96	\$7,621.94	\$8,352.82	\$8,927.08	\$10,441.05
97	\$5,473.03	\$6,813.38	\$7,511.84	\$8,153.71	\$8,935.60	\$9,549.89	\$11,169.50
98	\$5,829.98	\$7,257.74	\$8,001.76	\$8,685.47	\$9,518.32	\$10,172.72	\$11,897.94
99	\$6,186.92	\$7,702.11	\$8,491.67	\$9,217.26	\$10,101.09	\$10,795.54	\$12,626.37

**Policy Form Series: LTC-IDEAL**  
**Ideal**  
**\$10 Annual Rates with 33 % increase**  
**100 Day Elimination Period**  
**50% Home Care**  
**No Inflation**

Age	2 Year	3 year	4 year	5 year	6 year	7 years	Lifetime
30	\$43.86	\$54.60	\$60.94	\$65.33	\$71.59	\$76.51	\$89.52
31	\$44.42	\$55.27	\$61.69	\$66.15	\$72.49	\$77.47	\$90.60
32	\$44.94	\$55.95	\$62.43	\$66.95	\$73.36	\$78.43	\$91.70
33	\$45.49	\$56.60	\$63.20	\$67.76	\$74.24	\$79.37	\$92.81
34	\$46.04	\$57.28	\$63.95	\$68.56	\$75.16	\$80.33	\$93.92
35	\$46.58	\$57.96	\$64.70	\$69.40	\$76.04	\$81.24	\$95.03
36	\$47.11	\$58.64	\$65.46	\$70.20	\$76.91	\$82.19	\$96.15
37	\$47.67	\$59.34	\$66.21	\$70.97	\$77.82	\$83.14	\$97.26
38	\$48.20	\$60.01	\$66.95	\$71.81	\$78.70	\$84.10	\$98.34
39	\$48.74	\$60.67	\$67.72	\$72.60	\$79.57	\$85.04	\$99.46
40	\$49.30	\$61.37	\$68.47	\$73.43	\$80.45	\$86.00	\$100.56
41	\$50.29	\$62.56	\$69.83	\$74.91	\$82.09	\$87.73	\$102.60
42	\$51.26	\$63.81	\$71.18	\$76.38	\$83.71	\$89.47	\$104.63
43	\$52.27	\$65.05	\$72.55	\$77.87	\$85.33	\$91.20	\$106.68
44	\$53.25	\$66.30	\$73.91	\$79.35	\$86.97	\$92.95	\$108.70
45	\$54.26	\$67.54	\$75.25	\$80.84	\$88.59	\$94.70	\$110.74
46	\$55.65	\$69.29	\$77.17	\$82.91	\$90.88	\$97.10	\$113.58
47	\$57.04	\$71.04	\$79.07	\$85.00	\$93.15	\$99.56	\$116.43
48	\$58.43	\$72.78	\$80.94	\$87.08	\$95.41	\$101.98	\$119.29
49	\$59.85	\$74.48	\$82.85	\$89.15	\$97.69	\$104.41	\$122.12
50	\$61.26	\$76.22	\$84.75	\$91.24	\$99.98	\$106.85	\$124.97
51	\$63.87	\$79.49	\$88.41	\$95.17	\$104.29	\$111.47	\$130.34
52	\$66.53	\$82.82	\$92.06	\$99.09	\$108.59	\$116.04	\$135.73
53	\$69.16	\$86.09	\$95.73	\$103.01	\$112.89	\$120.66	\$141.11
54	\$71.79	\$89.36	\$99.40	\$106.95	\$117.20	\$125.26	\$146.50
55	\$74.43	\$92.63	\$103.05	\$110.87	\$121.51	\$129.85	\$151.87
56	\$79.48	\$98.95	\$110.02	\$118.42	\$129.77	\$138.69	\$162.22
57	\$84.57	\$105.26	\$116.99	\$125.95	\$138.07	\$147.55	\$172.55
58	\$89.63	\$111.57	\$123.93	\$133.56	\$146.34	\$156.39	\$182.91
59	\$94.70	\$117.89	\$130.90	\$141.09	\$154.64	\$165.25	\$193.26
60	\$99.78	\$124.20	\$137.87	\$148.64	\$162.89	\$174.11	\$203.62
61	\$111.21	\$138.45	\$153.71	\$165.68	\$181.56	\$194.02	\$226.95
62	\$122.64	\$152.66	\$169.59	\$182.69	\$200.22	\$213.96	\$250.25
63	\$134.06	\$166.89	\$185.46	\$199.73	\$218.88	\$233.92	\$273.58
64	\$145.49	\$181.12	\$201.31	\$216.74	\$237.51	\$253.86	\$296.92
65	\$156.91	\$195.35	\$217.19	\$233.76	\$256.17	\$273.79	\$320.24
66	\$179.32	\$223.23	\$247.95	\$267.17	\$292.77	\$312.91	\$365.98
67	\$201.75	\$251.14	\$278.74	\$300.55	\$329.35	\$352.01	\$411.70
68	\$224.16	\$279.06	\$309.52	\$333.95	\$365.98	\$391.11	\$457.47
69	\$246.57	\$306.94	\$340.29	\$367.33	\$402.56	\$430.23	\$503.21
70	\$268.98	\$334.85	\$371.08	\$400.74	\$439.15	\$469.33	\$548.93
71	\$313.11	\$389.76	\$431.78	\$466.44	\$511.17	\$546.31	\$638.97
72	\$357.20	\$444.70	\$492.50	\$532.17	\$583.19	\$623.32	\$729.00
73	\$401.34	\$499.61	\$553.19	\$597.91	\$655.25	\$700.30	\$819.05
74	\$445.46	\$554.54	\$613.90	\$663.63	\$727.28	\$777.27	\$909.08
75	\$489.56	\$609.45	\$674.60	\$729.35	\$799.29	\$854.26	\$999.12
76	\$563.23	\$701.18	\$775.66	\$839.08	\$919.56	\$982.79	\$1,149.44
77	\$636.90	\$792.88	\$876.71	\$948.82	\$1,039.82	\$1,111.29	\$1,299.78
78	\$710.54	\$884.56	\$977.79	\$1,058.56	\$1,160.11	\$1,239.84	\$1,450.11
79	\$784.21	\$976.27	\$1,078.84	\$1,168.30	\$1,280.34	\$1,368.38	\$1,600.44
80	\$857.88	\$1,067.98	\$1,179.92	\$1,278.08	\$1,400.62	\$1,496.92	\$1,750.79
81	\$960.85	\$1,196.14	\$1,321.50	\$1,431.43	\$1,568.68	\$1,676.53	\$1,960.86
82	\$1,063.79	\$1,324.28	\$1,463.08	\$1,584.81	\$1,736.77	\$1,856.17	\$2,170.96
83	\$1,166.73	\$1,452.43	\$1,604.68	\$1,738.15	\$1,904.84	\$2,035.79	\$2,381.06
84	\$1,269.67	\$1,580.60	\$1,746.28	\$1,891.55	\$2,072.90	\$2,215.43	\$2,591.16
85	\$1,372.59	\$1,708.76	\$1,887.84	\$2,044.89	\$2,241.00	\$2,395.05	\$2,801.23
86	\$1,564.78	\$1,947.97	\$2,152.18	\$2,331.20	\$2,554.72	\$2,730.37	\$3,193.41
87	\$1,756.94	\$2,187.22	\$2,416.48	\$2,617.49	\$2,868.48	\$3,065.68	\$3,585.60
88	\$1,949.10	\$2,426.43	\$2,680.77	\$2,903.76	\$3,182.20	\$3,400.98	\$3,977.76
89	\$2,141.27	\$2,665.67	\$2,945.07	\$3,190.06	\$3,495.94	\$3,736.29	\$4,369.93
90	\$2,333.42	\$2,904.88	\$3,209.37	\$3,476.31	\$3,809.71	\$4,071.61	\$4,762.08
91	\$2,525.59	\$3,144.11	\$3,473.67	\$3,762.62	\$4,123.41	\$4,406.89	\$5,154.28
92	\$2,717.75	\$3,383.33	\$3,737.97	\$4,048.91	\$4,437.15	\$4,742.21	\$5,546.45
93	\$2,909.92	\$3,622.57	\$4,002.26	\$4,335.19	\$4,750.91	\$5,077.51	\$5,938.62
94	\$3,102.08	\$3,861.77	\$4,266.56	\$4,621.47	\$5,064.64	\$5,412.82	\$6,330.80
95	\$3,294.25	\$4,101.02	\$4,530.86	\$4,907.78	\$5,378.37	\$5,748.15	\$6,722.96
96	\$3,541.31	\$4,408.60	\$4,870.67	\$5,275.83	\$5,781.76	\$6,179.26	\$7,227.18
97	\$3,788.40	\$4,716.17	\$5,210.49	\$5,643.92	\$6,185.13	\$6,610.34	\$7,731.41
98	\$4,035.46	\$5,023.74	\$5,550.32	\$6,012.03	\$6,588.50	\$7,041.46	\$8,235.63
99	\$4,282.55	\$5,331.31	\$5,890.12	\$6,380.09	\$6,991.89	\$7,472.57	\$8,739.84

**Policy Form Series: LTC-IDEAL**  
**Ideal**  
**\$10 Annual Rates with 33 % increase**  
**100 Day Elimination Period**  
**50% Home Care**  
**5% Simple Inflation Rider**

Age	2 Year	3 year	4 year	5 year	6 year	7 years	Lifetime
30	\$70.18	\$87.34	\$96.74	\$104.53	\$114.55	\$122.45	\$143.23
31	\$71.05	\$88.41	\$97.95	\$105.82	\$115.97	\$123.94	\$144.97
32	\$71.91	\$89.49	\$99.12	\$107.10	\$117.40	\$125.49	\$146.74
33	\$72.77	\$90.59	\$100.33	\$108.43	\$118.78	\$126.98	\$148.52
34	\$73.65	\$91.67	\$101.52	\$109.72	\$120.25	\$128.52	\$150.29
35	\$74.51	\$92.74	\$102.71	\$111.04	\$121.66	\$130.00	\$152.03
36	\$75.36	\$93.82	\$103.90	\$112.31	\$123.06	\$131.52	\$153.86
37	\$76.27	\$94.94	\$105.10	\$113.57	\$124.49	\$133.03	\$155.61
38	\$77.10	\$96.01	\$106.29	\$114.89	\$125.92	\$134.56	\$157.34
39	\$77.96	\$97.06	\$107.49	\$116.16	\$127.29	\$136.06	\$159.14
40	\$78.85	\$98.16	\$108.69	\$117.48	\$128.72	\$137.60	\$160.90
41	\$80.95	\$100.76	\$111.59	\$120.61	\$132.18	\$141.25	\$165.22
42	\$83.03	\$103.38	\$114.48	\$123.71	\$135.59	\$144.93	\$169.49
43	\$85.15	\$106.00	\$117.38	\$126.87	\$139.04	\$148.58	\$173.81
44	\$87.24	\$108.62	\$120.27	\$130.00	\$142.48	\$152.24	\$178.10
45	\$89.37	\$111.24	\$123.16	\$133.14	\$145.89	\$155.96	\$182.39
46	\$92.20	\$114.78	\$127.12	\$137.36	\$150.54	\$160.87	\$188.17
47	\$95.04	\$118.33	\$131.05	\$141.59	\$155.17	\$165.85	\$193.93
48	\$97.86	\$121.84	\$134.95	\$145.81	\$159.78	\$170.75	\$199.74
49	\$100.71	\$125.34	\$138.88	\$150.04	\$164.40	\$175.72	\$205.51
50	\$103.57	\$128.90	\$142.84	\$154.27	\$169.03	\$180.67	\$211.31
51	\$108.48	\$135.03	\$149.56	\$161.62	\$177.13	\$189.30	\$221.38
52	\$113.45	\$141.22	\$156.30	\$168.99	\$185.18	\$197.90	\$231.46
53	\$118.37	\$147.36	\$163.03	\$176.33	\$193.24	\$206.52	\$241.55
54	\$123.31	\$153.51	\$169.78	\$183.69	\$201.30	\$215.17	\$251.62
55	\$128.24	\$159.65	\$176.49	\$191.02	\$209.38	\$223.76	\$261.70
56	\$136.64	\$170.11	\$188.04	\$203.57	\$223.11	\$238.45	\$278.87
57	\$145.07	\$180.59	\$199.57	\$216.10	\$236.86	\$253.14	\$296.05
58	\$153.48	\$191.06	\$211.07	\$228.68	\$250.59	\$267.79	\$313.22
59	\$161.90	\$201.52	\$222.60	\$241.19	\$264.35	\$282.49	\$330.38
60	\$170.32	\$212.01	\$234.14	\$253.72	\$278.05	\$297.17	\$347.58
61	\$186.49	\$232.14	\$256.49	\$277.81	\$304.45	\$325.37	\$380.58
62	\$202.67	\$252.26	\$278.86	\$301.91	\$330.87	\$353.60	\$413.55
63	\$218.81	\$272.40	\$301.25	\$326.03	\$357.25	\$381.80	\$446.56
64	\$235.00	\$292.52	\$323.62	\$350.07	\$383.64	\$410.03	\$479.57
65	\$251.15	\$312.66	\$346.00	\$374.14	\$410.02	\$438.23	\$512.56
66	\$280.48	\$349.15	\$386.16	\$417.83	\$457.89	\$489.40	\$572.41
67	\$309.80	\$385.66	\$426.37	\$461.52	\$505.77	\$540.56	\$632.21
68	\$339.14	\$422.19	\$466.55	\$505.23	\$553.67	\$591.73	\$692.10
69	\$368.45	\$458.69	\$506.73	\$548.90	\$601.55	\$642.91	\$751.93
70	\$397.78	\$495.17	\$546.89	\$592.61	\$649.42	\$694.06	\$811.76
71	\$453.31	\$564.27	\$623.21	\$675.26	\$740.04	\$790.90	\$925.03
72	\$508.77	\$633.37	\$699.51	\$757.95	\$830.64	\$887.75	\$1,038.29
73	\$564.27	\$702.45	\$775.81	\$840.65	\$921.28	\$984.60	\$1,151.59
74	\$619.76	\$771.53	\$852.09	\$923.35	\$1,011.87	\$1,081.47	\$1,264.84
75	\$675.25	\$840.63	\$928.38	\$1,006.02	\$1,102.48	\$1,178.30	\$1,378.12
76	\$760.56	\$946.80	\$1,045.32	\$1,133.04	\$1,241.70	\$1,327.06	\$1,552.11
77	\$845.82	\$1,052.95	\$1,162.23	\$1,260.05	\$1,380.91	\$1,475.84	\$1,726.14
78	\$931.05	\$1,159.10	\$1,279.17	\$1,387.10	\$1,520.15	\$1,624.62	\$1,900.17
79	\$1,016.33	\$1,265.25	\$1,396.10	\$1,514.10	\$1,659.34	\$1,773.43	\$2,074.16
80	\$1,101.60	\$1,371.41	\$1,513.03	\$1,641.18	\$1,798.53	\$1,922.19	\$2,248.20
81	\$1,233.83	\$1,535.98	\$1,694.59	\$1,838.12	\$2,014.36	\$2,152.86	\$2,517.97
82	\$1,366.01	\$1,700.54	\$1,876.15	\$2,035.05	\$2,230.20	\$2,383.52	\$2,787.75
83	\$1,498.19	\$1,865.09	\$2,057.70	\$2,231.98	\$2,446.02	\$2,614.18	\$3,057.54
84	\$1,630.39	\$2,029.69	\$2,239.28	\$2,428.94	\$2,661.84	\$2,844.84	\$3,327.30
85	\$1,762.56	\$2,194.24	\$2,420.82	\$2,625.86	\$2,877.67	\$3,075.52	\$3,597.09
86	\$2,009.33	\$2,501.40	\$2,759.78	\$2,993.51	\$3,280.55	\$3,506.11	\$4,100.71
87	\$2,256.10	\$2,808.61	\$3,098.70	\$3,361.15	\$3,683.42	\$3,936.64	\$4,604.30
88	\$2,502.86	\$3,115.81	\$3,437.59	\$3,728.75	\$4,086.31	\$4,367.23	\$5,107.89
89	\$2,749.61	\$3,423.00	\$3,776.52	\$4,096.40	\$4,489.18	\$4,797.80	\$5,611.47
90	\$2,996.37	\$3,730.17	\$4,115.45	\$4,463.98	\$4,892.06	\$5,228.40	\$6,115.06
91	\$3,243.14	\$4,037.38	\$4,454.36	\$4,831.61	\$5,294.93	\$5,658.94	\$6,618.64
92	\$3,489.89	\$4,344.57	\$4,793.27	\$5,199.24	\$5,697.80	\$6,089.54	\$7,122.26
93	\$3,736.67	\$4,651.76	\$5,132.20	\$5,566.85	\$6,100.67	\$6,520.11	\$7,625.83
94	\$3,983.44	\$4,958.95	\$5,471.11	\$5,934.47	\$6,503.57	\$6,950.66	\$8,129.44
95	\$4,230.20	\$5,266.15	\$5,810.03	\$6,302.13	\$6,906.43	\$7,381.24	\$8,633.00
96	\$4,547.44	\$5,661.13	\$6,245.77	\$6,774.77	\$7,424.42	\$7,934.85	\$9,280.49
97	\$4,864.73	\$6,056.07	\$6,681.54	\$7,247.43	\$7,942.39	\$8,488.42	\$9,927.97
98	\$5,181.97	\$6,451.03	\$7,117.30	\$7,720.08	\$8,460.36	\$9,042.02	\$10,575.45
99	\$5,499.26	\$6,846.01	\$7,553.02	\$8,192.73	\$8,978.35	\$9,595.64	\$11,222.91

**Policy Form Series: LTC-IDEAL**  
**Ideal**  
**\$10 Annual Rates with 33 % increase**  
**100 Day Elimination Period**  
**50% Home Care**  
**5% Compound Inflation Rider**

Age	2 Year	3 year	4 year	5 year	6 year	7 years	Lifetime
30	\$95.58	\$119.01	\$131.54	\$142.42	\$156.07	\$166.79	\$195.11
31	\$96.78	\$120.47	\$133.16	\$144.19	\$158.01	\$168.85	\$197.53
32	\$97.95	\$121.94	\$134.76	\$145.94	\$159.92	\$170.94	\$199.91
33	\$99.13	\$123.41	\$136.39	\$147.72	\$161.85	\$173.00	\$202.32
34	\$100.32	\$124.87	\$138.03	\$149.46	\$163.82	\$175.07	\$204.75
35	\$101.54	\$126.36	\$139.66	\$151.26	\$165.74	\$177.11	\$207.16
36	\$102.68	\$127.84	\$141.28	\$152.97	\$167.67	\$179.20	\$209.56
37	\$103.88	\$129.32	\$142.91	\$154.73	\$169.59	\$181.23	\$212.00
38	\$105.04	\$130.79	\$144.53	\$156.53	\$171.51	\$183.30	\$214.38
39	\$106.22	\$132.24	\$146.16	\$158.24	\$173.44	\$185.36	\$216.79
40	\$107.42	\$133.74	\$147.79	\$160.03	\$175.36	\$187.44	\$219.21
41	\$110.25	\$137.24	\$151.69	\$164.27	\$180.02	\$192.36	\$225.00
42	\$113.05	\$140.76	\$155.56	\$168.48	\$184.64	\$197.31	\$230.78
43	\$115.92	\$144.28	\$159.47	\$172.69	\$189.24	\$202.27	\$236.59
44	\$118.75	\$147.83	\$163.35	\$176.93	\$193.90	\$207.21	\$242.37
45	\$121.58	\$151.36	\$167.25	\$181.14	\$198.53	\$212.18	\$248.14
46	\$124.97	\$155.57	\$171.91	\$186.20	\$204.05	\$218.08	\$255.05
47	\$128.37	\$159.80	\$176.57	\$191.23	\$209.58	\$223.98	\$261.97
48	\$131.75	\$164.04	\$181.18	\$196.31	\$215.10	\$229.90	\$268.90
49	\$135.15	\$168.23	\$185.86	\$201.35	\$220.64	\$235.81	\$275.80
50	\$138.56	\$172.45	\$190.50	\$206.38	\$226.17	\$241.71	\$282.71
51	\$144.12	\$179.40	\$198.15	\$214.70	\$235.30	\$251.47	\$294.09
52	\$149.73	\$186.37	\$205.79	\$223.02	\$244.40	\$261.20	\$305.49
53	\$155.28	\$193.31	\$213.42	\$231.33	\$253.52	\$270.94	\$316.90
54	\$160.87	\$200.26	\$221.08	\$239.66	\$262.62	\$280.70	\$328.28
55	\$166.45	\$207.17	\$228.71	\$247.97	\$271.76	\$290.42	\$339.67
56	\$175.40	\$218.33	\$241.00	\$261.29	\$286.34	\$306.02	\$357.94
57	\$184.35	\$229.46	\$253.32	\$274.60	\$300.96	\$321.65	\$376.17
58	\$193.26	\$240.62	\$265.58	\$287.96	\$315.57	\$337.27	\$394.45
59	\$202.22	\$251.74	\$277.89	\$301.28	\$330.19	\$352.86	\$412.71
60	\$211.17	\$262.89	\$290.19	\$314.61	\$344.77	\$368.49	\$430.97
61	\$227.64	\$283.42	\$312.90	\$339.17	\$371.66	\$397.20	\$464.61
62	\$244.16	\$303.93	\$335.65	\$363.70	\$398.60	\$425.98	\$498.20
63	\$260.62	\$324.43	\$358.39	\$388.28	\$425.50	\$454.74	\$531.84
64	\$277.08	\$344.95	\$381.11	\$412.80	\$452.38	\$483.50	\$565.50
65	\$293.55	\$365.46	\$403.86	\$437.33	\$479.28	\$512.23	\$599.11
66	\$323.17	\$402.30	\$444.43	\$481.46	\$527.63	\$563.89	\$659.55
67	\$352.78	\$439.18	\$485.02	\$525.57	\$575.95	\$615.58	\$719.95
68	\$382.39	\$476.06	\$525.62	\$569.69	\$624.35	\$667.22	\$780.41
69	\$412.02	\$512.92	\$566.19	\$613.81	\$672.67	\$718.92	\$840.84
70	\$441.61	\$549.76	\$606.78	\$657.92	\$721.00	\$770.56	\$901.25
71	\$497.26	\$619.00	\$683.23	\$740.77	\$811.83	\$867.60	\$1,014.75
72	\$552.84	\$688.25	\$759.67	\$823.63	\$902.58	\$964.68	\$1,128.24
73	\$608.47	\$757.46	\$836.08	\$906.48	\$993.39	\$1,061.71	\$1,241.75
74	\$664.06	\$826.68	\$912.54	\$989.32	\$1,084.20	\$1,158.74	\$1,355.24
75	\$719.68	\$895.93	\$988.96	\$1,072.18	\$1,174.98	\$1,255.76	\$1,468.73
76	\$804.41	\$1,001.39	\$1,105.10	\$1,198.37	\$1,313.29	\$1,403.59	\$1,641.62
77	\$889.12	\$1,106.87	\$1,221.26	\$1,324.58	\$1,451.60	\$1,551.39	\$1,814.50
78	\$973.81	\$1,212.29	\$1,337.45	\$1,450.78	\$1,589.91	\$1,699.22	\$1,987.39
79	\$1,058.54	\$1,317.76	\$1,453.58	\$1,576.98	\$1,728.20	\$1,847.02	\$2,160.26
80	\$1,143.26	\$1,423.22	\$1,569.76	\$1,703.23	\$1,866.52	\$1,994.86	\$2,333.18
81	\$1,280.46	\$1,594.02	\$1,758.14	\$1,907.61	\$2,090.49	\$2,234.24	\$2,613.15
82	\$1,417.64	\$1,764.80	\$1,946.48	\$2,111.98	\$2,314.51	\$2,473.61	\$2,893.12
83	\$1,554.82	\$1,935.57	\$2,134.87	\$2,316.35	\$2,538.48	\$2,712.99	\$3,173.09
84	\$1,692.04	\$2,106.39	\$2,323.23	\$2,520.72	\$2,762.45	\$2,952.38	\$3,453.08
85	\$1,829.19	\$2,277.16	\$2,511.58	\$2,725.11	\$2,986.43	\$3,191.76	\$3,733.05
86	\$2,085.30	\$2,595.96	\$2,863.26	\$3,106.64	\$3,404.56	\$3,638.63	\$4,255.69
87	\$2,341.37	\$2,914.78	\$3,214.87	\$3,488.17	\$3,822.65	\$4,085.44	\$4,778.32
88	\$2,597.46	\$3,233.58	\$3,566.48	\$3,869.67	\$4,240.75	\$4,532.30	\$5,300.94
89	\$2,853.55	\$3,552.38	\$3,918.10	\$4,251.21	\$4,658.85	\$4,979.15	\$5,823.57
90	\$3,109.62	\$3,871.18	\$4,269.74	\$4,632.69	\$5,076.99	\$5,426.03	\$6,346.18
91	\$3,365.72	\$4,189.98	\$4,621.35	\$5,014.23	\$5,495.07	\$5,872.82	\$6,868.84
92	\$3,621.82	\$4,508.78	\$4,972.98	\$5,395.76	\$5,913.13	\$6,319.68	\$7,391.44
93	\$3,877.89	\$4,827.60	\$5,324.60	\$5,777.27	\$6,331.26	\$6,766.54	\$7,914.07
94	\$4,133.99	\$5,146.39	\$5,676.23	\$6,158.80	\$6,749.38	\$7,213.37	\$8,436.70
95	\$4,390.05	\$5,465.19	\$6,027.84	\$6,540.32	\$7,167.46	\$7,660.22	\$8,959.33
96	\$4,719.33	\$5,875.08	\$6,479.92	\$7,030.82	\$7,705.03	\$8,234.75	\$9,631.26
97	\$5,048.59	\$6,284.97	\$6,932.03	\$7,521.37	\$8,242.56	\$8,809.24	\$10,303.22
98	\$5,377.84	\$6,694.85	\$7,384.12	\$8,011.90	\$8,780.14	\$9,383.76	\$10,975.16
99	\$5,707.09	\$7,104.76	\$7,836.19	\$8,502.40	\$9,317.71	\$9,958.29	\$11,647.11

**Policy Form Series: LTC-PREM**  
**Premier**  
**\$10 Annual Rates with 33 % increase**  
**100 Day Elimination Period**  
**100% Home Care**  
**No Inflation**

Age	2 Year	3 year	4 year	5 year	6 year	7 years
30	\$81.74	\$101.77	\$113.13	\$121.79	\$133.48	\$142.66
31	\$82.75	\$103.04	\$114.53	\$123.30	\$135.11	\$144.41
32	\$83.78	\$104.30	\$115.94	\$124.79	\$136.76	\$146.17
33	\$84.77	\$105.55	\$117.33	\$126.31	\$138.44	\$147.94
34	\$85.79	\$106.80	\$118.74	\$127.83	\$140.08	\$149.69
35	\$86.80	\$108.08	\$120.11	\$129.30	\$141.72	\$151.46
36	\$87.81	\$109.33	\$121.52	\$130.82	\$143.37	\$153.22
37	\$88.80	\$110.59	\$122.92	\$132.34	\$145.01	\$154.97
38	\$89.84	\$111.85	\$124.32	\$133.84	\$146.67	\$156.74
39	\$90.87	\$113.09	\$125.71	\$135.34	\$148.32	\$158.51
40	\$91.86	\$114.35	\$127.13	\$136.84	\$149.96	\$160.29
41	\$93.67	\$116.61	\$129.60	\$139.56	\$152.92	\$163.46
42	\$95.51	\$118.88	\$132.12	\$142.27	\$155.92	\$166.62
43	\$97.30	\$121.15	\$134.62	\$144.98	\$158.87	\$169.81
44	\$99.14	\$123.42	\$137.11	\$147.68	\$161.85	\$172.98
45	\$100.95	\$125.67	\$139.62	\$150.41	\$164.81	\$176.17
46	\$103.61	\$128.98	\$143.25	\$154.35	\$169.15	\$180.80
47	\$106.27	\$132.31	\$146.90	\$158.32	\$173.51	\$185.43
48	\$108.94	\$135.61	\$150.53	\$162.30	\$177.86	\$190.08
49	\$111.59	\$138.92	\$154.17	\$166.24	\$182.20	\$194.71
50	\$114.26	\$142.23	\$157.83	\$170.23	\$186.55	\$199.35
51	\$119.19	\$148.36	\$164.69	\$177.56	\$194.58	\$207.96
52	\$124.12	\$154.52	\$171.52	\$184.91	\$202.64	\$216.58
53	\$129.05	\$160.66	\$178.41	\$192.25	\$210.69	\$225.20
54	\$133.98	\$166.81	\$185.23	\$199.63	\$218.75	\$233.79
55	\$137.15	\$170.76	\$189.68	\$204.35	\$223.95	\$239.32
56	\$146.54	\$182.44	\$202.52	\$218.35	\$239.29	\$255.75
57	\$155.96	\$194.14	\$215.33	\$232.35	\$254.63	\$272.14
58	\$165.36	\$205.87	\$228.16	\$246.36	\$269.96	\$288.53
59	\$174.76	\$217.55	\$241.01	\$260.36	\$285.34	\$304.93
60	\$184.17	\$229.25	\$253.84	\$274.35	\$300.67	\$321.30
61	\$204.91	\$255.11	\$282.66	\$305.26	\$334.57	\$357.57
62	\$225.67	\$280.96	\$311.51	\$336.21	\$368.46	\$393.80
63	\$246.45	\$306.82	\$340.35	\$367.15	\$402.36	\$430.03
64	\$267.20	\$332.63	\$369.17	\$398.10	\$436.27	\$466.26
65	\$282.41	\$351.60	\$390.38	\$420.77	\$461.11	\$492.82
66	\$322.45	\$401.42	\$445.28	\$480.40	\$526.45	\$562.66
67	\$362.46	\$451.24	\$500.19	\$540.01	\$591.78	\$632.49
68	\$402.50	\$501.05	\$555.10	\$599.63	\$657.13	\$702.31
69	\$442.52	\$550.89	\$610.00	\$659.24	\$722.44	\$772.13
70	\$482.52	\$600.68	\$664.92	\$718.87	\$787.81	\$841.96
71	\$561.26	\$698.73	\$773.24	\$836.20	\$916.40	\$979.36
72	\$640.05	\$796.75	\$881.50	\$953.52	\$1,044.95	\$1,116.79
73	\$718.77	\$894.80	\$989.81	\$1,070.82	\$1,173.53	\$1,254.19
74	\$797.52	\$992.85	\$1,098.10	\$1,188.17	\$1,302.08	\$1,391.61
75	\$836.17	\$1,040.98	\$1,151.19	\$1,245.74	\$1,365.22	\$1,459.06
76	\$961.35	\$1,196.79	\$1,322.76	\$1,432.25	\$1,569.57	\$1,677.46
77	\$1,086.53	\$1,352.61	\$1,494.33	\$1,618.72	\$1,773.93	\$1,895.88
78	\$1,211.68	\$1,508.43	\$1,665.92	\$1,805.17	\$1,978.30	\$2,114.29
79	\$1,336.88	\$1,664.28	\$1,837.47	\$1,991.65	\$2,182.64	\$2,332.69
80	\$1,462.04	\$1,820.09	\$2,009.06	\$2,178.13	\$2,386.99	\$2,551.11
81	\$1,637.48	\$2,038.48	\$2,250.15	\$2,439.50	\$2,673.43	\$2,857.23
82	\$1,812.92	\$2,256.90	\$2,491.22	\$2,700.90	\$2,959.88	\$3,163.37
83	\$1,988.36	\$2,475.30	\$2,732.34	\$2,962.26	\$3,246.29	\$3,469.49
84	\$2,163.80	\$2,693.73	\$2,973.43	\$3,223.65	\$3,532.76	\$3,775.63
85	\$2,339.26	\$2,912.14	\$3,214.50	\$3,485.00	\$3,819.20	\$4,081.77
86	\$2,666.74	\$3,319.83	\$3,664.56	\$3,972.92	\$4,353.89	\$4,653.20
87	\$2,994.26	\$3,727.54	\$4,114.58	\$4,460.82	\$4,888.56	\$5,224.65
88	\$3,321.74	\$4,135.22	\$4,564.59	\$4,948.72	\$5,423.26	\$5,796.10
89	\$3,649.24	\$4,542.93	\$5,014.65	\$5,436.61	\$5,957.93	\$6,367.55
90	\$3,976.74	\$4,950.63	\$5,464.65	\$5,924.51	\$6,492.62	\$6,939.00
91	\$4,304.23	\$5,358.33	\$5,914.71	\$6,412.44	\$7,027.32	\$7,510.44
92	\$4,631.73	\$5,766.02	\$6,364.72	\$6,900.33	\$7,561.99	\$8,081.89
93	\$4,959.22	\$6,173.73	\$6,814.76	\$7,388.23	\$8,096.69	\$8,653.34
94	\$5,286.72	\$6,581.43	\$7,264.81	\$7,876.13	\$8,631.35	\$9,224.79
95	\$5,614.22	\$6,989.12	\$7,714.82	\$8,364.02	\$9,166.05	\$9,796.23
96	\$6,035.27	\$7,513.32	\$8,293.45	\$8,991.32	\$9,853.53	\$10,530.94
97	\$6,456.35	\$8,037.48	\$8,872.06	\$9,618.63	\$10,540.97	\$11,265.67
98	\$6,877.40	\$8,561.68	\$9,450.66	\$10,245.93	\$11,228.42	\$12,000.38
99	\$7,298.48	\$9,085.84	\$10,029.26	\$10,873.23	\$11,915.88	\$12,735.11

**Policy Form Series: LTC-PREM**  
**Premier**  
**\$10 Annual Rates with 33 % increase**  
**100 Day Elimination Period**  
**100% Home Care**  
**5% Simple Inflation Rider**

Age	2 Year	3 year	4 year	5 year	6 year	7 years
30	\$130.80	\$162.83	\$180.18	\$194.87	\$213.57	\$228.26
31	\$132.39	\$164.83	\$182.43	\$197.26	\$216.19	\$231.06
32	\$134.04	\$166.85	\$184.63	\$199.70	\$218.82	\$233.88
33	\$135.63	\$168.91	\$186.86	\$202.12	\$221.50	\$236.70
34	\$137.27	\$170.88	\$189.10	\$204.52	\$224.12	\$239.53
35	\$138.90	\$172.90	\$191.32	\$206.89	\$226.76	\$242.34
36	\$140.49	\$174.94	\$193.55	\$209.32	\$229.38	\$245.15
37	\$142.12	\$176.93	\$195.78	\$211.73	\$232.02	\$247.96
38	\$143.73	\$178.95	\$198.03	\$214.15	\$234.68	\$250.80
39	\$145.37	\$180.97	\$200.22	\$216.55	\$237.31	\$253.63
40	\$146.95	\$182.95	\$202.47	\$218.97	\$239.96	\$256.46
41	\$150.90	\$187.84	\$207.82	\$224.80	\$246.35	\$263.28
42	\$154.80	\$192.72	\$213.20	\$230.64	\$252.74	\$270.12
43	\$158.72	\$197.60	\$218.52	\$236.50	\$259.15	\$276.95
44	\$162.65	\$202.49	\$223.88	\$242.31	\$265.54	\$283.81
45	\$166.56	\$207.36	\$229.25	\$248.17	\$271.93	\$290.67
46	\$171.89	\$213.95	\$236.59	\$256.07	\$280.63	\$299.93
47	\$177.21	\$220.60	\$243.96	\$264.00	\$289.30	\$309.21
48	\$182.52	\$227.22	\$251.30	\$271.93	\$298.01	\$318.49
49	\$187.83	\$233.83	\$258.65	\$279.85	\$306.67	\$327.75
50	\$193.16	\$240.45	\$266.03	\$287.79	\$315.37	\$337.06
51	\$202.41	\$251.95	\$278.66	\$301.54	\$330.45	\$353.17
52	\$211.65	\$263.47	\$291.30	\$315.32	\$345.51	\$369.29
53	\$220.90	\$274.96	\$303.95	\$329.08	\$360.62	\$385.43
54	\$230.11	\$286.48	\$316.55	\$342.86	\$375.69	\$401.53
55	\$236.33	\$294.20	\$325.05	\$352.09	\$385.86	\$412.34
56	\$251.78	\$313.47	\$346.27	\$375.13	\$411.11	\$439.38
57	\$267.29	\$332.73	\$367.50	\$398.20	\$436.39	\$466.37
58	\$282.76	\$352.01	\$388.73	\$421.26	\$461.64	\$493.39
59	\$298.26	\$371.26	\$409.96	\$444.31	\$486.93	\$520.39
60	\$313.74	\$390.54	\$431.17	\$467.37	\$512.21	\$547.39
61	\$343.19	\$427.23	\$471.85	\$511.25	\$560.31	\$598.82
62	\$372.66	\$463.93	\$512.53	\$555.18	\$608.42	\$650.26
63	\$402.14	\$500.63	\$553.24	\$599.08	\$656.52	\$701.68
64	\$431.59	\$537.29	\$593.90	\$643.02	\$704.66	\$753.13
65	\$452.17	\$562.94	\$622.39	\$673.67	\$738.31	\$789.04
66	\$504.61	\$628.16	\$694.10	\$751.75	\$823.80	\$880.45
67	\$556.96	\$693.38	\$765.82	\$829.78	\$909.33	\$971.87
68	\$609.37	\$758.58	\$837.51	\$907.82	\$994.87	\$1,063.30
69	\$661.74	\$823.82	\$909.24	\$985.87	\$1,080.40	\$1,154.69
70	\$714.15	\$889.02	\$980.94	\$1,063.91	\$1,165.96	\$1,246.09
71	\$813.24	\$1,012.41	\$1,117.12	\$1,211.58	\$1,327.78	\$1,419.03
72	\$912.38	\$1,135.77	\$1,253.26	\$1,359.25	\$1,489.57	\$1,591.99
73	\$1,011.48	\$1,259.18	\$1,389.45	\$1,506.90	\$1,651.40	\$1,764.94
74	\$1,110.59	\$1,382.59	\$1,525.60	\$1,654.59	\$1,813.21	\$1,937.89
75	\$1,154.36	\$1,437.08	\$1,585.75	\$1,719.77	\$1,884.69	\$2,014.26
76	\$1,299.22	\$1,617.40	\$1,784.31	\$1,935.60	\$2,121.16	\$2,267.02
77	\$1,444.10	\$1,797.72	\$1,982.87	\$2,151.41	\$2,357.72	\$2,519.77
78	\$1,588.96	\$1,978.07	\$2,181.43	\$2,367.21	\$2,594.22	\$2,772.56
79	\$1,733.82	\$2,158.43	\$2,379.98	\$2,582.99	\$2,830.71	\$3,025.34
80	\$1,878.66	\$2,338.76	\$2,578.57	\$2,798.84	\$3,067.23	\$3,278.09
81	\$2,104.12	\$2,619.40	\$2,887.99	\$3,134.69	\$3,435.28	\$3,671.46
82	\$2,329.56	\$2,900.06	\$3,197.42	\$3,470.56	\$3,803.35	\$4,064.84
83	\$2,554.99	\$3,180.68	\$3,506.87	\$3,806.45	\$4,171.40	\$4,458.20
84	\$2,780.41	\$3,461.35	\$3,816.29	\$4,142.29	\$4,539.49	\$4,851.59
85	\$3,005.86	\$3,742.01	\$4,125.67	\$4,478.14	\$4,907.58	\$5,244.96
86	\$3,426.69	\$4,265.91	\$4,703.33	\$5,105.07	\$5,594.62	\$5,979.25
87	\$3,847.51	\$4,789.78	\$5,280.92	\$5,732.03	\$6,281.68	\$6,713.53
88	\$4,268.33	\$5,313.64	\$5,858.49	\$6,358.96	\$6,968.72	\$7,447.83
89	\$4,689.18	\$5,837.53	\$6,436.11	\$6,985.91	\$7,655.77	\$8,182.12
90	\$5,109.98	\$6,361.43	\$7,013.67	\$7,612.84	\$8,342.86	\$8,916.43
91	\$5,530.82	\$6,885.30	\$7,591.29	\$8,239.81	\$9,029.89	\$9,650.69
92	\$5,951.65	\$7,409.17	\$8,168.90	\$8,866.74	\$9,716.96	\$10,385.00
93	\$6,372.45	\$7,933.07	\$8,746.49	\$9,493.65	\$10,404.01	\$11,119.29
94	\$6,793.29	\$8,456.96	\$9,324.12	\$10,120.61	\$11,091.04	\$11,853.59
95	\$7,214.10	\$8,980.83	\$9,901.67	\$10,747.51	\$11,778.13	\$12,587.86
96	\$7,755.15	\$9,654.38	\$10,644.33	\$11,553.59	\$12,661.51	\$13,531.98
97	\$8,296.22	\$10,327.95	\$11,386.94	\$12,359.68	\$13,544.85	\$14,476.05
98	\$8,837.26	\$11,001.51	\$12,129.56	\$13,165.73	\$14,428.21	\$15,420.16
99	\$9,378.32	\$11,675.08	\$12,872.16	\$13,971.81	\$15,311.56	\$16,364.24



**Policy Form Series: LTC-PREM**  
**Premier**  
**\$10 Annual Rates with 33 % increase**  
**100 Day Elimination Period**  
**100% Home Care**  
**5% Compound Inflation Rider**

Age	2 Year	3 year	4 year	5 year	6 year	7 years
30	\$177.99	\$221.56	\$244.71	\$265.16	\$290.59	\$310.56
31	\$180.17	\$224.34	\$247.73	\$268.44	\$294.16	\$314.40
32	\$182.39	\$227.06	\$250.75	\$271.70	\$297.74	\$318.25
33	\$184.57	\$229.81	\$253.77	\$274.99	\$301.39	\$322.09
34	\$186.79	\$232.51	\$256.81	\$278.27	\$304.96	\$325.92
35	\$188.97	\$235.27	\$259.83	\$281.53	\$308.56	\$329.76
36	\$191.16	\$238.03	\$262.86	\$284.82	\$312.13	\$333.59
37	\$193.36	\$240.76	\$265.90	\$288.11	\$315.73	\$337.41
38	\$195.58	\$243.51	\$268.89	\$291.38	\$319.33	\$341.26
39	\$197.82	\$246.21	\$271.90	\$294.65	\$322.92	\$345.11
40	\$199.98	\$248.96	\$274.95	\$297.93	\$326.50	\$348.96
41	\$205.26	\$255.53	\$282.15	\$305.81	\$335.12	\$358.17
42	\$210.56	\$262.12	\$289.35	\$313.68	\$343.77	\$367.40
43	\$215.83	\$268.69	\$296.56	\$321.55	\$352.39	\$376.63
44	\$221.10	\$275.29	\$303.81	\$329.44	\$361.00	\$385.83
45	\$226.40	\$281.85	\$311.02	\$337.31	\$369.63	\$395.06
46	\$232.78	\$289.76	\$319.70	\$346.80	\$380.03	\$406.16
47	\$239.15	\$297.71	\$328.45	\$356.28	\$390.42	\$417.28
48	\$245.53	\$305.61	\$337.13	\$365.79	\$400.82	\$428.39
49	\$251.87	\$313.58	\$345.86	\$375.25	\$411.24	\$439.51
50	\$258.25	\$321.49	\$354.55	\$384.75	\$421.65	\$450.61
51	\$268.64	\$334.43	\$368.85	\$400.20	\$438.58	\$468.75
52	\$279.04	\$347.38	\$383.12	\$415.69	\$455.54	\$486.89
53	\$289.43	\$360.31	\$397.41	\$431.18	\$472.51	\$505.05
54	\$299.82	\$373.25	\$411.69	\$446.69	\$489.48	\$523.16
55	\$306.27	\$381.30	\$420.59	\$456.31	\$500.06	\$534.42
56	\$322.80	\$401.86	\$443.22	\$480.91	\$527.04	\$563.25
57	\$339.31	\$422.39	\$465.85	\$505.52	\$553.97	\$592.06
58	\$355.83	\$442.98	\$488.47	\$530.12	\$580.93	\$620.90
59	\$372.34	\$463.55	\$511.15	\$554.74	\$607.92	\$649.69
60	\$388.87	\$484.10	\$533.75	\$579.32	\$634.87	\$678.50
61	\$418.87	\$521.46	\$575.14	\$624.05	\$683.91	\$730.93
62	\$448.90	\$558.84	\$616.52	\$668.79	\$732.92	\$783.29
63	\$478.93	\$596.23	\$657.95	\$713.51	\$781.94	\$835.68
64	\$508.93	\$633.58	\$699.29	\$758.24	\$830.97	\$888.08
65	\$528.61	\$658.06	\$726.47	\$787.52	\$863.04	\$922.37
66	\$581.48	\$723.87	\$798.94	\$866.30	\$949.34	\$1,014.63
67	\$634.33	\$789.69	\$871.42	\$945.05	\$1,035.64	\$1,106.85
68	\$687.21	\$855.50	\$943.89	\$1,023.77	\$1,121.95	\$1,199.12
69	\$740.07	\$921.31	\$1,016.37	\$1,102.53	\$1,208.24	\$1,291.32
70	\$792.92	\$987.08	\$1,088.83	\$1,181.30	\$1,294.55	\$1,383.56
71	\$892.24	\$1,110.79	\$1,225.31	\$1,329.28	\$1,456.79	\$1,556.90
72	\$991.62	\$1,234.45	\$1,361.71	\$1,477.33	\$1,618.96	\$1,730.27
73	\$1,090.98	\$1,358.17	\$1,498.16	\$1,625.30	\$1,781.21	\$1,903.63
74	\$1,190.32	\$1,481.86	\$1,634.58	\$1,773.36	\$1,943.38	\$2,077.00
75	\$1,230.67	\$1,532.06	\$1,690.01	\$1,833.45	\$2,009.29	\$2,147.41
76	\$1,374.49	\$1,711.10	\$1,887.11	\$2,047.73	\$2,244.09	\$2,398.36
77	\$1,518.33	\$1,890.14	\$2,084.21	\$2,262.01	\$2,478.91	\$2,649.33
78	\$1,662.15	\$2,069.21	\$2,281.35	\$2,476.27	\$2,713.75	\$2,900.29
79	\$1,806.00	\$2,248.31	\$2,478.42	\$2,690.54	\$2,948.53	\$3,151.27
80	\$1,949.80	\$2,427.30	\$2,675.56	\$2,904.82	\$3,183.37	\$3,402.23
81	\$2,183.79	\$2,718.59	\$2,996.63	\$3,253.39	\$3,565.35	\$3,810.45
82	\$2,417.78	\$3,009.87	\$3,317.70	\$3,601.99	\$3,947.35	\$4,218.75
83	\$2,651.75	\$3,301.15	\$3,638.79	\$3,950.57	\$4,329.36	\$4,627.00
84	\$2,885.70	\$3,592.42	\$3,959.85	\$4,299.14	\$4,711.39	\$5,035.29
85	\$3,119.70	\$3,883.71	\$4,280.89	\$4,647.71	\$5,093.38	\$5,443.56
86	\$3,556.44	\$4,427.43	\$4,880.25	\$5,298.40	\$5,806.48	\$6,205.64
87	\$3,993.22	\$4,971.14	\$5,479.57	\$5,949.09	\$6,519.53	\$6,967.73
88	\$4,429.98	\$5,514.83	\$6,078.87	\$6,599.76	\$7,232.62	\$7,729.84
89	\$4,866.74	\$6,058.58	\$6,678.23	\$7,250.44	\$7,945.68	\$8,491.92
90	\$5,303.48	\$6,602.28	\$7,277.55	\$7,901.10	\$8,658.74	\$9,254.02
91	\$5,740.24	\$7,146.01	\$7,876.86	\$8,551.80	\$9,371.83	\$10,016.11
92	\$6,177.00	\$7,689.73	\$8,476.21	\$9,202.47	\$10,084.88	\$10,778.23
93	\$6,613.74	\$8,233.45	\$9,075.55	\$9,853.16	\$10,797.97	\$11,540.33
94	\$7,050.51	\$8,777.18	\$9,674.88	\$10,503.81	\$11,511.03	\$12,302.44
95	\$7,487.29	\$9,320.88	\$10,274.18	\$11,154.49	\$12,224.12	\$13,064.52
96	\$8,048.80	\$10,019.94	\$11,044.77	\$11,991.07	\$13,140.94	\$14,044.37
97	\$8,610.36	\$10,719.01	\$11,815.31	\$12,827.71	\$14,057.73	\$15,024.22
98	\$9,171.89	\$11,418.11	\$12,585.86	\$13,664.26	\$14,974.54	\$16,004.08
99	\$9,733.44	\$12,117.15	\$13,356.43	\$14,500.84	\$15,891.36	\$16,983.90

**Policy Form Series: LTC-PREM**  
**Premier**  
**\$10 Annual Rates with 33 % increase**  
**100 Day Elimination Period**  
**75% Home Care**  
**No Inflation**

Age	2 Year	3 year	4 year	5 year	6 year	7 years
30	\$70.73	\$88.07	\$97.94	\$105.42	\$115.50	\$123.44
31	\$71.61	\$89.15	\$99.14	\$106.69	\$116.92	\$124.97
32	\$72.49	\$90.24	\$100.36	\$108.00	\$118.36	\$126.48
33	\$73.35	\$91.32	\$101.57	\$109.27	\$119.78	\$128.03
34	\$74.23	\$92.42	\$102.78	\$110.60	\$121.20	\$129.54
35	\$75.11	\$93.53	\$103.98	\$111.91	\$122.65	\$131.08
36	\$75.97	\$94.59	\$105.20	\$113.21	\$124.08	\$132.60
37	\$76.86	\$95.68	\$106.43	\$114.51	\$125.51	\$134.13
38	\$77.74	\$96.78	\$107.62	\$115.84	\$126.91	\$135.63
39	\$78.62	\$97.85	\$108.85	\$117.12	\$128.33	\$137.19
40	\$79.48	\$98.95	\$110.03	\$118.42	\$129.77	\$138.69
41	\$81.08	\$100.92	\$112.25	\$120.76	\$132.34	\$141.46
42	\$82.62	\$102.86	\$114.46	\$123.08	\$134.93	\$144.19
43	\$84.20	\$104.84	\$116.65	\$125.45	\$137.48	\$146.93
44	\$85.79	\$106.79	\$118.88	\$127.81	\$140.04	\$149.68
45	\$87.35	\$108.75	\$121.07	\$130.15	\$142.62	\$152.43
46	\$89.64	\$111.59	\$124.22	\$133.57	\$146.35	\$156.43
47	\$91.93	\$114.46	\$127.36	\$136.96	\$150.12	\$160.42
48	\$94.24	\$117.31	\$130.53	\$140.38	\$153.85	\$164.44
49	\$96.53	\$120.17	\$133.67	\$143.83	\$157.61	\$168.44
50	\$98.82	\$123.04	\$136.80	\$147.24	\$161.36	\$172.43
51	\$103.10	\$128.33	\$142.70	\$153.59	\$168.28	\$179.87
52	\$107.34	\$133.61	\$148.56	\$159.93	\$175.25	\$187.30
53	\$111.63	\$138.95	\$154.47	\$166.28	\$182.21	\$194.74
54	\$115.87	\$144.25	\$160.33	\$172.62	\$189.19	\$202.16
55	\$118.52	\$147.54	\$163.98	\$176.54	\$193.46	\$206.78
56	\$126.59	\$157.59	\$175.07	\$188.58	\$206.67	\$220.89
57	\$134.68	\$167.66	\$186.16	\$200.63	\$219.86	\$235.00
58	\$142.76	\$177.73	\$197.25	\$212.68	\$233.07	\$249.08
59	\$150.85	\$187.78	\$208.30	\$224.73	\$246.26	\$263.21
60	\$158.94	\$197.85	\$219.42	\$236.78	\$259.48	\$277.32
61	\$177.00	\$220.34	\$244.49	\$263.69	\$288.98	\$308.84
62	\$195.08	\$242.84	\$269.56	\$290.63	\$318.50	\$340.40
63	\$213.16	\$265.36	\$294.65	\$317.55	\$348.01	\$371.93
64	\$231.25	\$287.85	\$319.71	\$344.48	\$377.52	\$403.47
65	\$244.19	\$303.97	\$337.73	\$363.78	\$398.65	\$426.07
66	\$278.93	\$347.24	\$385.34	\$415.53	\$455.37	\$486.69
67	\$313.64	\$390.49	\$432.99	\$467.31	\$512.10	\$547.30
68	\$348.41	\$433.73	\$480.62	\$519.05	\$568.83	\$607.94
69	\$383.15	\$476.98	\$528.28	\$570.81	\$625.54	\$668.56
70	\$417.89	\$520.24	\$575.90	\$622.60	\$682.28	\$729.20
71	\$486.25	\$605.31	\$669.93	\$724.41	\$793.86	\$848.45
72	\$554.58	\$690.42	\$763.98	\$826.22	\$905.44	\$967.72
73	\$622.93	\$775.50	\$858.02	\$928.05	\$1,017.05	\$1,086.96
74	\$691.28	\$860.56	\$952.07	\$1,029.87	\$1,128.61	\$1,206.20
75	\$733.06	\$912.59	\$1,009.54	\$1,092.13	\$1,196.84	\$1,279.13
76	\$843.03	\$1,049.50	\$1,160.35	\$1,255.92	\$1,376.38	\$1,470.98
77	\$952.98	\$1,186.37	\$1,311.17	\$1,419.75	\$1,555.93	\$1,662.89
78	\$1,062.95	\$1,323.30	\$1,462.00	\$1,583.60	\$1,735.46	\$1,854.76
79	\$1,172.93	\$1,460.18	\$1,612.81	\$1,747.43	\$1,914.97	\$2,046.64
80	\$1,282.89	\$1,597.06	\$1,763.63	\$1,911.26	\$2,094.54	\$2,238.55
81	\$1,436.85	\$1,788.72	\$1,975.28	\$2,140.62	\$2,345.85	\$2,507.16
82	\$1,590.79	\$1,980.38	\$2,186.89	\$2,369.95	\$2,597.20	\$2,775.78
83	\$1,744.75	\$2,172.02	\$2,398.54	\$2,599.31	\$2,848.55	\$3,044.40
84	\$1,898.69	\$2,363.66	\$2,610.19	\$2,828.66	\$3,099.91	\$3,313.03
85	\$2,052.63	\$2,555.34	\$2,821.79	\$3,058.02	\$3,351.23	\$3,581.64
86	\$2,340.00	\$2,913.05	\$3,216.87	\$3,486.13	\$3,820.43	\$4,083.07
87	\$2,627.39	\$3,270.79	\$3,611.91	\$3,914.26	\$4,289.58	\$4,584.51
88	\$2,914.76	\$3,628.56	\$4,006.98	\$4,342.37	\$4,758.78	\$5,085.95
89	\$3,202.11	\$3,986.30	\$4,402.01	\$4,770.50	\$5,227.94	\$5,587.34
90	\$3,489.48	\$4,344.06	\$4,797.08	\$5,198.62	\$5,697.13	\$6,088.79
91	\$3,776.85	\$4,701.80	\$5,192.12	\$5,626.75	\$6,166.28	\$6,590.22
92	\$4,064.23	\$5,059.55	\$5,587.20	\$6,054.88	\$6,635.46	\$7,091.67
93	\$4,351.60	\$5,417.30	\$5,982.22	\$6,482.98	\$7,104.62	\$7,593.06
94	\$4,638.93	\$5,775.03	\$6,377.30	\$6,911.11	\$7,573.82	\$8,094.50
95	\$4,926.31	\$6,132.76	\$6,772.36	\$7,339.23	\$8,042.98	\$8,595.92
96	\$5,295.79	\$6,592.73	\$7,280.26	\$7,889.67	\$8,646.18	\$9,240.63
97	\$5,665.27	\$7,052.71	\$7,788.19	\$8,440.11	\$9,249.43	\$9,885.32
98	\$6,034.77	\$7,512.64	\$8,296.10	\$8,990.53	\$9,852.65	\$10,530.02
99	\$6,404.24	\$7,972.59	\$8,804.07	\$9,540.98	\$10,455.87	\$11,174.73

**Policy Form Series: LTC-PREM**  
**Premier**  
**\$10 Annual Rates with 33 % increase**  
**100 Day Elimination Period**  
**75% Home Care**  
**5% Simple Inflation Rider**

Age	2 Year	3 year	4 year	5 year	6 year	7 years
30	\$113.18	\$140.91	\$155.97	\$168.65	\$184.79	\$197.49
31	\$114.57	\$142.64	\$157.90	\$170.72	\$187.08	\$199.93
32	\$115.97	\$144.37	\$159.84	\$172.80	\$189.38	\$202.36
33	\$117.39	\$146.13	\$161.79	\$174.85	\$191.63	\$204.82
34	\$118.77	\$147.87	\$163.68	\$176.98	\$193.91	\$207.27
35	\$120.18	\$149.63	\$165.64	\$179.05	\$196.23	\$209.70
36	\$121.56	\$151.34	\$167.55	\$181.13	\$198.52	\$212.16
37	\$122.98	\$153.11	\$169.47	\$183.20	\$200.81	\$214.58
38	\$124.40	\$154.87	\$171.41	\$185.29	\$203.07	\$217.01
39	\$125.80	\$156.58	\$173.36	\$187.41	\$205.34	\$219.46
40	\$127.19	\$158.32	\$175.24	\$189.47	\$207.64	\$221.92
41	\$130.57	\$162.55	\$179.93	\$194.48	\$213.16	\$227.82
42	\$133.93	\$166.73	\$184.63	\$199.52	\$218.69	\$233.71
43	\$137.32	\$170.94	\$189.32	\$204.56	\$224.21	\$239.59
44	\$140.68	\$175.17	\$193.99	\$209.59	\$229.67	\$245.47
45	\$144.07	\$179.35	\$198.65	\$214.63	\$235.19	\$251.37
46	\$148.67	\$185.07	\$204.95	\$221.50	\$242.75	\$259.44
47	\$153.31	\$190.84	\$211.24	\$228.38	\$250.30	\$267.50
48	\$157.92	\$196.58	\$217.57	\$235.28	\$257.83	\$275.55
49	\$162.58	\$202.36	\$223.84	\$242.16	\$265.37	\$283.62
50	\$167.16	\$208.13	\$230.10	\$249.05	\$272.93	\$291.68
51	\$175.13	\$218.00	\$241.03	\$260.92	\$285.91	\$305.58
52	\$183.08	\$227.92	\$251.90	\$272.77	\$298.94	\$319.48
53	\$191.08	\$237.88	\$262.84	\$284.64	\$311.94	\$333.38
54	\$199.02	\$247.78	\$273.71	\$296.52	\$324.94	\$347.26
55	\$204.23	\$254.22	\$280.79	\$304.21	\$333.36	\$356.30
56	\$217.58	\$270.88	\$299.19	\$324.16	\$355.23	\$379.68
57	\$230.99	\$287.53	\$317.62	\$344.10	\$377.08	\$403.03
58	\$244.36	\$304.21	\$336.02	\$364.06	\$398.95	\$426.37
59	\$257.73	\$320.87	\$354.41	\$383.98	\$420.80	\$449.73
60	\$271.15	\$337.50	\$372.85	\$403.91	\$442.67	\$473.08
61	\$296.70	\$369.35	\$408.13	\$442.06	\$484.42	\$517.73
62	\$322.28	\$401.19	\$443.44	\$480.14	\$526.19	\$562.38
63	\$347.88	\$433.05	\$478.76	\$518.23	\$567.95	\$606.95
64	\$373.45	\$464.90	\$514.08	\$556.36	\$609.67	\$651.59
65	\$390.81	\$486.50	\$538.09	\$582.22	\$638.06	\$681.94
66	\$436.27	\$543.10	\$600.40	\$649.93	\$712.26	\$761.23
67	\$481.69	\$599.66	\$662.72	\$717.64	\$786.45	\$840.54
68	\$527.16	\$656.27	\$725.02	\$785.34	\$860.69	\$919.83
69	\$572.60	\$712.82	\$787.32	\$853.05	\$934.86	\$999.14
70	\$618.04	\$769.43	\$849.61	\$920.79	\$1,009.07	\$1,078.46
71	\$704.09	\$876.48	\$967.76	\$1,048.94	\$1,149.52	\$1,228.52
72	\$790.08	\$983.61	\$1,085.92	\$1,177.09	\$1,289.94	\$1,378.64
73	\$876.12	\$1,090.66	\$1,204.06	\$1,305.24	\$1,430.39	\$1,528.71
74	\$962.12	\$1,197.74	\$1,322.21	\$1,433.39	\$1,570.81	\$1,678.79
75	\$1,011.51	\$1,259.23	\$1,390.01	\$1,506.94	\$1,651.43	\$1,764.98
76	\$1,138.80	\$1,417.70	\$1,564.54	\$1,696.52	\$1,859.26	\$1,987.05
77	\$1,266.09	\$1,576.13	\$1,739.06	\$1,886.19	\$2,067.08	\$2,209.20
78	\$1,393.39	\$1,734.62	\$1,913.59	\$2,075.87	\$2,274.93	\$2,431.32
79	\$1,520.70	\$1,893.10	\$2,088.13	\$2,265.49	\$2,482.73	\$2,653.44
80	\$1,647.96	\$2,051.55	\$2,262.62	\$2,455.16	\$2,690.57	\$2,875.57
81	\$1,845.75	\$2,297.75	\$2,534.13	\$2,749.79	\$3,013.43	\$3,220.64
82	\$2,043.51	\$2,543.94	\$2,805.66	\$3,044.39	\$3,336.31	\$3,565.71
83	\$2,241.27	\$2,790.12	\$3,077.17	\$3,339.03	\$3,659.16	\$3,910.74
84	\$2,439.03	\$3,036.31	\$3,348.69	\$3,633.62	\$3,982.05	\$4,255.81
85	\$2,636.75	\$3,282.53	\$3,620.18	\$3,928.25	\$4,304.92	\$4,600.90
86	\$3,005.92	\$3,742.04	\$4,127.04	\$4,478.20	\$4,907.61	\$5,245.02
87	\$3,375.06	\$4,201.59	\$4,633.86	\$5,028.16	\$5,510.29	\$5,889.13
88	\$3,744.20	\$4,661.17	\$5,140.69	\$5,578.09	\$6,113.00	\$6,533.27
89	\$4,113.36	\$5,120.68	\$5,647.50	\$6,128.06	\$6,715.68	\$7,177.36
90	\$4,482.50	\$5,580.26	\$6,154.35	\$6,678.01	\$7,318.37	\$7,821.50
91	\$4,851.66	\$6,039.79	\$6,661.16	\$7,227.95	\$7,921.06	\$8,465.61
92	\$5,220.80	\$6,499.37	\$7,168.01	\$7,777.92	\$8,523.74	\$9,109.79
93	\$5,589.94	\$6,958.93	\$7,674.80	\$8,327.86	\$9,126.42	\$9,753.86
94	\$5,959.07	\$7,418.43	\$8,181.64	\$8,877.83	\$9,729.12	\$10,397.99
95	\$6,328.22	\$7,878.00	\$8,688.50	\$9,427.77	\$10,331.82	\$11,042.10
96	\$6,802.84	\$8,468.85	\$9,340.08	\$10,134.87	\$11,106.71	\$11,870.28
97	\$7,277.47	\$9,059.71	\$9,991.76	\$10,841.93	\$11,881.58	\$12,698.44
98	\$7,752.09	\$9,650.56	\$10,643.39	\$11,549.01	\$12,656.48	\$13,526.60
99	\$8,226.73	\$10,241.40	\$11,295.04	\$12,256.08	\$13,431.32	\$14,354.75

**Policy Form Series: LTC-PREM**  
**Premier**  
**\$10 Annual Rates with 33 % increase**  
**100 Day Elimination Period**  
**75% Home Care**  
**5% Compound Inflation Rider**

Age	2 Year	3 year	4 year	5 year	6 year	7 years
30	\$154.03	\$191.76	\$211.92	\$229.50	\$251.48	\$268.78
31	\$155.95	\$194.11	\$214.54	\$232.32	\$254.56	\$272.09
32	\$157.82	\$196.51	\$217.17	\$235.15	\$257.70	\$275.40
33	\$159.72	\$198.84	\$219.82	\$237.97	\$260.80	\$278.75
34	\$161.64	\$201.21	\$222.41	\$240.82	\$263.91	\$282.06
35	\$163.53	\$203.63	\$225.04	\$243.66	\$267.02	\$285.39
36	\$165.44	\$205.96	\$227.67	\$246.50	\$270.13	\$288.70
37	\$167.35	\$208.33	\$230.31	\$249.35	\$273.25	\$292.04
38	\$169.27	\$210.73	\$232.91	\$252.19	\$276.32	\$295.34
39	\$171.16	\$213.08	\$235.55	\$255.01	\$279.46	\$298.68
40	\$173.06	\$215.46	\$238.14	\$257.83	\$282.57	\$301.99
41	\$177.66	\$221.18	\$244.43	\$264.67	\$290.05	\$310.00
42	\$182.22	\$226.87	\$250.71	\$271.49	\$297.55	\$317.99
43	\$186.82	\$232.60	\$257.00	\$278.36	\$305.06	\$326.00
44	\$191.42	\$238.33	\$263.30	\$285.20	\$312.51	\$334.02
45	\$196.01	\$244.00	\$269.58	\$292.01	\$320.03	\$342.02
46	\$201.49	\$250.83	\$277.05	\$300.18	\$328.95	\$351.57
47	\$206.95	\$257.63	\$284.57	\$308.30	\$337.92	\$361.10
48	\$212.42	\$264.46	\$292.07	\$316.49	\$346.82	\$370.70
49	\$217.92	\$271.30	\$299.56	\$324.64	\$355.75	\$380.24
50	\$223.37	\$278.09	\$307.04	\$332.80	\$364.72	\$389.78
51	\$232.39	\$289.30	\$319.44	\$346.23	\$379.42	\$405.49
52	\$241.40	\$300.50	\$331.78	\$359.66	\$394.13	\$421.22
53	\$250.46	\$311.77	\$344.17	\$373.10	\$408.86	\$436.95
54	\$259.44	\$322.95	\$356.54	\$386.54	\$423.59	\$452.67
55	\$264.82	\$329.70	\$363.95	\$394.53	\$432.37	\$462.07
56	\$279.06	\$347.45	\$383.45	\$415.78	\$455.65	\$486.97
57	\$293.35	\$365.18	\$402.99	\$437.02	\$478.90	\$511.85
58	\$307.60	\$382.96	\$422.54	\$458.28	\$502.22	\$536.73
59	\$321.86	\$400.69	\$442.05	\$479.52	\$525.49	\$561.61
60	\$336.12	\$418.44	\$461.60	\$500.77	\$548.78	\$586.52
61	\$362.19	\$450.87	\$497.56	\$539.57	\$591.33	\$631.96
62	\$388.26	\$483.30	\$533.51	\$578.40	\$633.87	\$677.48
63	\$414.32	\$515.79	\$569.49	\$617.21	\$676.44	\$722.92
64	\$440.39	\$548.22	\$605.46	\$656.07	\$718.98	\$768.41
65	\$456.86	\$568.73	\$628.26	\$680.64	\$745.87	\$797.15
66	\$502.76	\$625.88	\$691.13	\$748.99	\$820.80	\$877.23
67	\$548.60	\$683.01	\$754.04	\$817.34	\$895.73	\$957.31
68	\$594.51	\$740.14	\$816.92	\$885.70	\$970.64	\$1,037.36
69	\$640.43	\$797.27	\$879.81	\$954.08	\$1,045.55	\$1,117.45
70	\$686.31	\$854.36	\$942.67	\$1,022.48	\$1,120.49	\$1,197.55
71	\$772.51	\$961.67	\$1,061.11	\$1,150.91	\$1,261.25	\$1,347.97
72	\$858.71	\$1,069.04	\$1,179.51	\$1,279.34	\$1,401.98	\$1,498.40
73	\$944.94	\$1,176.35	\$1,297.93	\$1,407.78	\$1,542.76	\$1,648.81
74	\$1,031.15	\$1,283.66	\$1,416.33	\$1,536.21	\$1,683.51	\$1,799.21
75	\$1,078.29	\$1,342.34	\$1,481.08	\$1,606.43	\$1,760.45	\$1,881.49
76	\$1,204.70	\$1,499.73	\$1,654.37	\$1,794.70	\$1,966.85	\$2,102.04
77	\$1,331.10	\$1,657.06	\$1,827.64	\$1,983.07	\$2,173.24	\$2,322.65
78	\$1,457.48	\$1,814.47	\$2,000.90	\$2,171.39	\$2,379.62	\$2,543.19
79	\$1,583.91	\$1,971.80	\$2,174.18	\$2,359.72	\$2,585.96	\$2,763.78
80	\$1,710.30	\$2,129.17	\$2,347.46	\$2,548.05	\$2,792.38	\$2,984.35
81	\$1,915.57	\$2,384.69	\$2,629.15	\$2,853.81	\$3,127.44	\$3,342.48
82	\$2,120.82	\$2,640.18	\$2,910.84	\$3,159.57	\$3,462.52	\$3,700.60
83	\$2,326.04	\$2,895.67	\$3,192.55	\$3,465.35	\$3,797.61	\$4,058.71
84	\$2,531.29	\$3,151.18	\$3,474.24	\$3,771.10	\$4,132.69	\$4,416.85
85	\$2,736.52	\$3,406.71	\$3,755.92	\$4,076.88	\$4,467.78	\$4,774.97
86	\$3,119.65	\$3,883.60	\$4,281.79	\$4,647.62	\$5,093.29	\$5,443.43
87	\$3,502.74	\$4,360.55	\$4,807.57	\$5,218.38	\$5,718.77	\$6,111.95
88	\$3,885.87	\$4,837.52	\$5,333.43	\$5,789.13	\$6,344.27	\$6,780.44
89	\$4,268.97	\$5,314.42	\$5,859.25	\$6,359.90	\$6,969.75	\$7,448.91
90	\$4,652.09	\$5,791.39	\$6,385.07	\$6,930.65	\$7,595.25	\$8,117.44
91	\$5,035.22	\$6,268.33	\$6,910.91	\$7,501.44	\$8,220.73	\$8,785.90
92	\$5,418.30	\$6,745.25	\$7,436.72	\$8,072.20	\$8,846.21	\$9,454.42
93	\$5,801.43	\$7,222.20	\$7,962.55	\$8,642.94	\$9,471.70	\$10,122.91
94	\$6,184.51	\$7,699.11	\$8,488.41	\$9,213.73	\$10,097.20	\$10,791.39
95	\$6,567.64	\$8,176.07	\$9,014.23	\$9,784.46	\$10,722.72	\$11,459.88
96	\$7,060.19	\$8,789.25	\$9,690.27	\$10,518.31	\$11,526.87	\$12,319.39
97	\$7,552.79	\$9,402.49	\$10,366.36	\$11,252.12	\$12,331.12	\$13,178.85
98	\$8,045.38	\$10,015.67	\$11,042.42	\$11,985.97	\$13,135.32	\$14,038.36
99	\$8,537.96	\$10,628.88	\$11,718.51	\$12,719.80	\$13,939.49	\$14,897.87

**Policy Form Series: LTC-PREM**  
**Premier**  
**\$10 Annual Rates with 33 % increase**  
**100 Day Elimination Period**  
**50% Home Care**  
**No Inflation**

Age	2 Year	3 year	4 year	5 year	6 year	7 years
30	\$60.10	\$74.80	\$83.48	\$89.52	\$98.09	\$104.84
31	\$60.83	\$75.73	\$84.52	\$90.63	\$99.30	\$106.12
32	\$61.55	\$76.67	\$85.55	\$91.74	\$100.53	\$107.44
33	\$62.31	\$77.58	\$86.58	\$92.82	\$101.73	\$108.71
34	\$63.04	\$78.50	\$87.62	\$93.94	\$102.94	\$110.02
35	\$63.79	\$79.41	\$88.66	\$95.06	\$104.17	\$111.33
36	\$64.54	\$80.35	\$89.67	\$96.16	\$105.36	\$112.61
37	\$65.29	\$81.26	\$90.72	\$97.28	\$106.59	\$113.89
38	\$66.05	\$82.19	\$91.76	\$98.38	\$107.81	\$115.22
39	\$66.77	\$83.13	\$92.78	\$99.46	\$109.01	\$116.51
40	\$67.51	\$84.04	\$93.82	\$100.56	\$110.22	\$117.80
41	\$68.88	\$85.73	\$95.67	\$102.60	\$112.45	\$120.18
42	\$70.22	\$87.43	\$97.54	\$104.63	\$114.66	\$122.56
43	\$71.61	\$89.15	\$99.40	\$106.68	\$116.91	\$124.95
44	\$72.96	\$90.87	\$101.24	\$108.70	\$119.14	\$127.33
45	\$74.32	\$92.54	\$103.10	\$110.74	\$121.36	\$129.73
46	\$76.24	\$94.91	\$105.71	\$113.61	\$124.47	\$133.04
47	\$78.18	\$97.30	\$108.30	\$116.45	\$127.61	\$136.38
48	\$80.07	\$99.68	\$110.90	\$119.30	\$130.73	\$139.72
49	\$81.98	\$102.06	\$113.49	\$122.16	\$133.85	\$143.05
50	\$83.88	\$104.44	\$116.12	\$124.99	\$136.96	\$146.41
51	\$87.51	\$108.94	\$121.12	\$130.37	\$142.87	\$152.67
52	\$91.13	\$113.41	\$126.14	\$135.75	\$148.77	\$158.97
53	\$94.74	\$117.92	\$131.16	\$141.14	\$154.65	\$165.29
54	\$98.33	\$122.41	\$136.17	\$146.51	\$160.56	\$171.60
55	\$99.70	\$124.14	\$138.08	\$148.56	\$162.81	\$173.99
56	\$106.51	\$132.60	\$147.40	\$158.70	\$173.90	\$185.85
57	\$113.32	\$141.07	\$156.74	\$168.83	\$184.99	\$197.73
58	\$120.11	\$149.52	\$166.08	\$178.94	\$196.10	\$209.55
59	\$126.90	\$157.98	\$175.40	\$189.06	\$207.19	\$221.43
60	\$133.69	\$166.45	\$184.72	\$199.19	\$218.31	\$233.28
61	\$149.01	\$185.48	\$205.99	\$221.99	\$243.30	\$260.00
62	\$164.32	\$204.55	\$227.24	\$244.83	\$268.29	\$286.72
63	\$179.64	\$223.61	\$248.50	\$267.64	\$293.29	\$313.45
64	\$194.95	\$242.69	\$269.78	\$290.45	\$318.30	\$340.16
65	\$207.13	\$257.86	\$286.67	\$308.57	\$338.19	\$361.41
66	\$236.70	\$294.67	\$327.31	\$352.66	\$386.47	\$413.04
67	\$266.29	\$331.50	\$367.94	\$396.74	\$434.76	\$464.66
68	\$295.90	\$368.36	\$408.58	\$440.80	\$483.10	\$516.28
69	\$325.48	\$405.17	\$449.21	\$484.89	\$531.37	\$567.88
70	\$355.06	\$442.00	\$489.81	\$528.97	\$579.67	\$619.55
71	\$413.30	\$514.50	\$569.96	\$615.72	\$674.74	\$721.15
72	\$471.52	\$587.00	\$650.08	\$702.48	\$769.83	\$822.75
73	\$529.74	\$659.49	\$730.20	\$789.24	\$864.93	\$924.39
74	\$587.98	\$731.99	\$810.32	\$875.99	\$959.99	\$1,025.99
75	\$626.66	\$780.10	\$863.46	\$933.58	\$1,023.10	\$1,093.42
76	\$720.94	\$897.48	\$992.85	\$1,074.04	\$1,177.05	\$1,257.94
77	\$815.22	\$1,014.87	\$1,122.20	\$1,214.50	\$1,330.97	\$1,422.49
78	\$909.51	\$1,132.26	\$1,251.56	\$1,354.99	\$1,484.92	\$1,587.00
79	\$1,003.79	\$1,249.64	\$1,380.94	\$1,495.45	\$1,638.85	\$1,751.53
80	\$1,098.07	\$1,367.00	\$1,510.29	\$1,635.93	\$1,792.79	\$1,916.05
81	\$1,229.86	\$1,531.03	\$1,691.52	\$1,832.26	\$2,007.93	\$2,145.97
82	\$1,361.63	\$1,695.09	\$1,872.76	\$2,028.54	\$2,223.06	\$2,375.90
83	\$1,493.39	\$1,859.11	\$2,053.99	\$2,224.88	\$2,438.21	\$2,605.82
84	\$1,625.15	\$2,023.16	\$2,235.22	\$2,421.16	\$2,653.32	\$2,835.75
85	\$1,756.94	\$2,187.22	\$2,416.48	\$2,617.49	\$2,868.48	\$3,065.68
86	\$2,002.91	\$2,493.42	\$2,754.76	\$2,983.91	\$3,270.04	\$3,494.85
87	\$2,248.90	\$2,799.64	\$3,093.06	\$3,350.38	\$3,671.62	\$3,924.06
88	\$2,494.85	\$3,105.82	\$3,431.37	\$3,716.82	\$4,073.22	\$4,353.25
89	\$2,740.82	\$3,412.02	\$3,769.69	\$4,083.23	\$4,474.80	\$4,782.44
90	\$2,986.78	\$3,718.25	\$4,107.97	\$4,449.70	\$4,876.41	\$5,211.64
91	\$3,232.76	\$4,024.45	\$4,446.30	\$4,816.16	\$5,277.97	\$5,640.84
92	\$3,478.75	\$4,330.67	\$4,784.62	\$5,182.61	\$5,679.55	\$6,070.04
93	\$3,724.72	\$4,636.87	\$5,122.89	\$5,549.04	\$6,081.15	\$6,499.23
94	\$3,970.68	\$4,943.10	\$5,461.21	\$5,915.49	\$6,482.74	\$6,928.42
95	\$4,216.63	\$5,249.30	\$5,799.52	\$6,281.95	\$6,884.29	\$7,357.61
96	\$4,532.89	\$5,642.98	\$6,234.45	\$6,753.09	\$7,400.64	\$7,909.43
97	\$4,849.15	\$6,036.70	\$6,669.43	\$7,224.23	\$7,916.96	\$8,461.25
98	\$5,165.40	\$6,430.38	\$7,104.41	\$7,695.37	\$8,433.29	\$9,013.09
99	\$5,481.62	\$6,824.08	\$7,539.36	\$8,166.52	\$8,949.62	\$9,564.91

**Policy Form Series: LTC-PREM**  
**Premier**  
**\$10 Annual Rates with 33 % increase**  
**100 Day Elimination Period**  
**50% Home Care**  
**5% Simple Inflation Rider**

Age	2 Year	3 year	4 year	5 year	6 year	7 years
30	\$96.14	\$119.67	\$132.54	\$143.23	\$156.96	\$167.75
31	\$97.31	\$121.15	\$134.16	\$145.00	\$158.90	\$169.80
32	\$98.50	\$122.65	\$135.81	\$146.78	\$160.85	\$171.89
33	\$99.72	\$124.12	\$137.44	\$148.52	\$162.76	\$173.96
34	\$100.87	\$125.60	\$139.10	\$150.31	\$164.71	\$176.07
35	\$102.08	\$127.08	\$140.74	\$152.06	\$166.67	\$178.11
36	\$103.24	\$128.55	\$142.36	\$153.83	\$168.56	\$180.19
37	\$104.46	\$130.02	\$144.00	\$155.63	\$170.54	\$182.27
38	\$105.68	\$131.51	\$145.65	\$157.38	\$172.47	\$184.35
39	\$106.83	\$133.01	\$147.28	\$159.14	\$174.42	\$186.41
40	\$108.04	\$134.47	\$148.95	\$160.92	\$176.37	\$188.48
41	\$110.91	\$138.05	\$152.90	\$165.23	\$181.05	\$193.52
42	\$113.78	\$141.64	\$156.83	\$169.52	\$185.75	\$198.53
43	\$116.64	\$145.25	\$160.82	\$173.82	\$190.47	\$203.57
44	\$119.54	\$148.83	\$164.76	\$178.11	\$195.18	\$208.59
45	\$122.41	\$152.40	\$168.76	\$182.40	\$199.90	\$213.63
46	\$126.30	\$157.23	\$174.15	\$188.20	\$206.21	\$220.41
47	\$130.20	\$162.07	\$179.51	\$193.95	\$212.57	\$227.18
48	\$134.08	\$166.92	\$184.93	\$199.75	\$218.90	\$233.96
49	\$137.97	\$171.75	\$190.28	\$205.55	\$225.23	\$240.73
50	\$141.84	\$176.61	\$195.68	\$211.33	\$231.59	\$247.52
51	\$148.62	\$185.04	\$204.91	\$221.41	\$242.63	\$259.31
52	\$155.38	\$193.40	\$214.15	\$231.48	\$253.69	\$271.10
53	\$162.16	\$201.87	\$223.36	\$241.58	\$264.75	\$282.92
54	\$168.90	\$210.28	\$232.58	\$251.63	\$275.79	\$294.74
55	\$171.81	\$213.90	\$236.50	\$256.00	\$280.57	\$299.82
56	\$183.10	\$227.97	\$251.95	\$272.81	\$298.95	\$319.52
57	\$194.40	\$242.00	\$267.37	\$289.59	\$317.35	\$339.20
58	\$205.64	\$256.03	\$282.84	\$306.39	\$335.80	\$358.84
59	\$216.93	\$270.09	\$298.29	\$323.19	\$354.19	\$378.54
60	\$228.23	\$284.13	\$313.70	\$340.02	\$372.62	\$398.21
61	\$249.86	\$311.06	\$343.71	\$372.27	\$407.99	\$436.03
62	\$271.56	\$338.03	\$373.73	\$404.56	\$443.36	\$473.82
63	\$293.21	\$365.02	\$403.66	\$436.84	\$478.72	\$511.61
64	\$314.88	\$391.98	\$433.66	\$469.11	\$514.12	\$549.42
65	\$331.52	\$412.70	\$456.71	\$493.88	\$541.27	\$578.48
66	\$370.21	\$460.89	\$509.75	\$551.55	\$604.43	\$645.99
67	\$408.95	\$509.06	\$562.80	\$609.25	\$667.64	\$713.54
68	\$447.67	\$557.27	\$615.83	\$666.89	\$730.85	\$781.07
69	\$486.34	\$605.44	\$668.89	\$724.56	\$794.02	\$848.62
70	\$525.05	\$653.64	\$721.92	\$782.24	\$857.24	\$916.18
71	\$598.33	\$744.83	\$822.61	\$891.35	\$976.84	\$1,043.99
72	\$671.59	\$836.06	\$923.37	\$1,000.52	\$1,096.46	\$1,171.81
73	\$744.81	\$927.25	\$1,024.02	\$1,109.65	\$1,216.08	\$1,299.68
74	\$818.10	\$1,018.45	\$1,124.73	\$1,218.80	\$1,335.66	\$1,427.49
75	\$864.36	\$1,076.01	\$1,188.30	\$1,287.72	\$1,411.19	\$1,508.22
76	\$973.49	\$1,211.88	\$1,338.00	\$1,450.31	\$1,589.38	\$1,698.62
77	\$1,082.64	\$1,347.80	\$1,487.68	\$1,612.87	\$1,767.56	\$1,889.09
78	\$1,191.78	\$1,483.67	\$1,637.37	\$1,775.48	\$1,945.78	\$2,079.53
79	\$1,300.90	\$1,619.53	\$1,786.99	\$1,938.11	\$2,123.95	\$2,269.98
80	\$1,410.06	\$1,755.37	\$1,936.67	\$2,100.71	\$2,302.15	\$2,460.43
81	\$1,579.28	\$1,966.03	\$2,169.10	\$2,352.81	\$2,578.41	\$2,755.66
82	\$1,748.47	\$2,176.68	\$2,401.46	\$2,604.86	\$2,854.68	\$3,050.91
83	\$1,917.70	\$2,387.32	\$2,633.90	\$2,856.99	\$3,130.93	\$3,346.15
84	\$2,086.89	\$2,597.95	\$2,866.27	\$3,109.04	\$3,407.16	\$3,641.41
85	\$2,256.10	\$2,808.61	\$3,098.70	\$3,361.15	\$3,683.42	\$3,936.64
86	\$2,571.94	\$3,201.82	\$3,532.50	\$3,831.65	\$4,199.08	\$4,487.80
87	\$2,887.83	\$3,595.02	\$3,966.30	\$4,302.23	\$4,714.79	\$5,038.93
88	\$3,203.66	\$3,988.22	\$4,400.12	\$4,772.83	\$5,230.47	\$5,590.07
89	\$3,519.51	\$4,381.42	\$4,833.96	\$5,243.34	\$5,746.12	\$6,141.18
90	\$3,835.35	\$4,774.64	\$5,267.73	\$5,713.90	\$6,261.84	\$6,692.32
91	\$4,151.20	\$5,167.84	\$5,701.58	\$6,184.48	\$6,777.51	\$7,243.46
92	\$4,467.09	\$5,561.05	\$6,135.41	\$6,655.05	\$7,293.17	\$7,794.60
93	\$4,782.95	\$5,954.26	\$6,569.21	\$7,125.57	\$7,808.87	\$8,345.71
94	\$5,098.80	\$6,347.49	\$7,003.03	\$7,596.14	\$8,324.55	\$8,896.85
95	\$5,414.61	\$6,740.68	\$7,436.84	\$8,066.70	\$8,840.19	\$9,447.97
96	\$5,820.73	\$7,246.19	\$7,994.59	\$8,671.71	\$9,503.24	\$10,156.57
97	\$6,226.83	\$7,751.76	\$8,552.36	\$9,276.71	\$10,166.26	\$10,865.20
98	\$6,632.94	\$8,257.31	\$9,110.12	\$9,881.70	\$10,829.29	\$11,573.81
99	\$7,039.00	\$8,762.87	\$9,667.88	\$10,486.71	\$11,492.30	\$12,282.39

**Policy Form Series: LTC-PREM**  
**Premier**  
**\$10 Annual Rates with 33 % increase**  
**100 Day Elimination Period**  
**50% Home Care**  
**5% Compound Inflation Rider**

Age	2 Year	3 year	4 year	5 year	6 year	7 years
30	\$130.96	\$163.06	\$180.20	\$195.12	\$213.83	\$228.53
31	\$132.58	\$165.08	\$182.45	\$197.56	\$216.47	\$231.34
32	\$134.22	\$167.08	\$184.65	\$199.95	\$219.14	\$234.16
33	\$135.83	\$169.10	\$186.90	\$202.33	\$221.75	\$237.00
34	\$137.44	\$171.12	\$189.11	\$204.77	\$224.42	\$239.84
35	\$139.04	\$173.10	\$191.35	\$207.18	\$227.05	\$242.65
36	\$140.67	\$175.15	\$193.58	\$209.57	\$229.66	\$245.46
37	\$142.30	\$177.15	\$195.80	\$212.02	\$232.34	\$248.27
38	\$143.92	\$179.16	\$198.05	\$214.42	\$234.98	\$251.13
39	\$145.55	\$181.19	\$200.26	\$216.83	\$237.59	\$253.95
40	\$147.18	\$183.18	\$202.51	\$219.22	\$240.27	\$256.76
41	\$151.02	\$188.02	\$207.80	\$225.01	\$246.59	\$263.55
42	\$154.89	\$192.86	\$213.14	\$230.81	\$252.93	\$270.34
43	\$158.78	\$197.70	\$218.46	\$236.61	\$259.29	\$277.12
44	\$162.68	\$202.56	\$223.79	\$242.38	\$265.64	\$283.90
45	\$166.57	\$207.37	\$229.12	\$248.17	\$271.97	\$290.67
46	\$171.20	\$213.16	\$235.49	\$255.08	\$279.52	\$298.77
47	\$175.87	\$218.92	\$241.87	\$261.99	\$287.12	\$306.85
48	\$180.51	\$224.71	\$248.25	\$268.91	\$294.69	\$314.97
49	\$185.15	\$230.48	\$254.63	\$275.84	\$302.29	\$323.07
50	\$189.77	\$236.28	\$261.01	\$282.73	\$309.83	\$331.20
51	\$197.45	\$245.80	\$271.48	\$294.12	\$322.33	\$344.50
52	\$205.10	\$255.29	\$281.94	\$305.51	\$334.84	\$357.83
53	\$212.74	\$264.82	\$292.41	\$316.93	\$347.31	\$371.19
54	\$220.36	\$274.32	\$302.87	\$328.29	\$359.81	\$384.53
55	\$223.02	\$277.66	\$306.46	\$332.25	\$364.12	\$389.16
56	\$235.00	\$292.59	\$322.93	\$350.14	\$383.69	\$410.09
57	\$247.01	\$307.51	\$339.42	\$368.00	\$403.30	\$431.00
58	\$258.98	\$322.43	\$355.90	\$385.86	\$422.87	\$451.90
59	\$271.01	\$337.36	\$372.37	\$403.72	\$442.44	\$472.87
60	\$282.97	\$352.29	\$388.85	\$421.57	\$462.02	\$493.75
61	\$305.03	\$379.74	\$419.31	\$454.47	\$498.05	\$532.28
62	\$327.13	\$407.22	\$449.78	\$487.37	\$534.10	\$570.82
63	\$349.22	\$434.75	\$480.24	\$520.27	\$570.13	\$609.35
64	\$371.31	\$462.23	\$510.71	\$553.18	\$606.22	\$647.87
65	\$387.53	\$482.40	\$533.08	\$577.28	\$632.68	\$676.15
66	\$426.57	\$531.06	\$586.66	\$635.54	\$696.47	\$744.36
67	\$465.68	\$579.70	\$640.24	\$693.77	\$760.28	\$812.56
68	\$504.76	\$628.38	\$693.84	\$752.01	\$824.11	\$880.75
69	\$543.84	\$677.02	\$747.40	\$810.22	\$887.92	\$948.94
70	\$582.94	\$725.70	\$800.95	\$868.45	\$951.71	\$1,017.18
71	\$656.36	\$817.09	\$901.85	\$977.83	\$1,071.59	\$1,145.26
72	\$729.77	\$908.49	\$1,002.74	\$1,087.18	\$1,191.44	\$1,273.33
73	\$803.15	\$999.85	\$1,103.64	\$1,196.54	\$1,311.28	\$1,401.45
74	\$876.54	\$1,091.22	\$1,204.53	\$1,305.89	\$1,431.12	\$1,529.53
75	\$921.20	\$1,146.78	\$1,265.84	\$1,372.39	\$1,503.99	\$1,607.39
76	\$1,029.63	\$1,281.77	\$1,414.57	\$1,533.94	\$1,681.01	\$1,796.58
77	\$1,138.04	\$1,416.76	\$1,563.24	\$1,695.47	\$1,858.05	\$1,985.81
78	\$1,246.49	\$1,551.77	\$1,711.91	\$1,857.03	\$2,035.09	\$2,174.99
79	\$1,354.92	\$1,686.77	\$1,860.62	\$2,018.55	\$2,212.11	\$2,364.22
80	\$1,463.33	\$1,821.73	\$2,009.28	\$2,180.10	\$2,389.16	\$2,553.43
81	\$1,638.94	\$2,040.31	\$2,250.39	\$2,441.75	\$2,675.86	\$2,859.83
82	\$1,814.57	\$2,258.94	\$2,491.50	\$2,703.34	\$2,962.55	\$3,166.23
83	\$1,990.17	\$2,477.55	\$2,732.62	\$2,964.97	\$3,249.27	\$3,472.63
84	\$2,165.74	\$2,696.14	\$2,973.72	\$3,226.57	\$3,535.93	\$3,779.05
85	\$2,341.37	\$2,914.78	\$3,214.87	\$3,488.17	\$3,822.65	\$4,085.44
86	\$2,669.17	\$3,322.83	\$3,664.93	\$3,976.49	\$4,357.79	\$4,657.40
87	\$2,996.96	\$3,730.91	\$4,115.01	\$4,464.85	\$4,892.97	\$5,229.38
88	\$3,324.74	\$4,138.96	\$4,565.09	\$4,953.21	\$5,428.16	\$5,801.35
89	\$3,652.54	\$4,547.03	\$5,015.16	\$5,441.52	\$5,963.32	\$6,373.31
90	\$3,980.30	\$4,955.10	\$5,465.24	\$5,929.86	\$6,498.50	\$6,945.28
91	\$4,308.12	\$5,363.17	\$5,915.35	\$6,418.22	\$7,033.66	\$7,517.23
92	\$4,635.93	\$5,771.25	\$6,365.43	\$6,906.58	\$7,568.83	\$8,089.21
93	\$4,963.69	\$6,179.30	\$6,815.47	\$7,394.91	\$8,104.01	\$8,661.15
94	\$5,291.52	\$6,587.38	\$7,265.55	\$7,883.25	\$8,639.18	\$9,233.14
95	\$5,619.29	\$6,995.47	\$7,715.66	\$8,371.61	\$9,174.32	\$9,805.10
96	\$6,040.74	\$7,520.09	\$8,294.31	\$8,999.46	\$9,862.44	\$10,540.46
97	\$6,462.20	\$8,044.77	\$8,872.97	\$9,627.33	\$10,550.52	\$11,275.86
98	\$6,883.63	\$8,569.41	\$9,451.67	\$10,255.21	\$11,238.58	\$12,011.24
99	\$7,305.06	\$9,094.07	\$10,030.34	\$10,883.07	\$11,926.67	\$12,746.62

## Policy Form Series: LTC-VAL

## Value

\$10 Annual Rates with 33 % increase

100 Day Elimination Period

100% Home Care

No Inflation

Age	2 Year	3 year	4 year	5 year	6 year	7 years	Lifetime
30	\$48.11	\$59.92	\$66.58	\$71.69	\$78.55	\$83.96	\$98.18
31	\$48.73	\$60.63	\$67.42	\$72.56	\$79.51	\$85.00	\$99.42
32	\$49.32	\$61.38	\$68.22	\$73.47	\$80.50	\$86.02	\$100.64
33	\$49.89	\$62.14	\$69.05	\$74.35	\$81.48	\$87.08	\$101.85
34	\$50.50	\$62.88	\$69.89	\$75.24	\$82.45	\$88.11	\$103.05
35	\$51.10	\$63.61	\$70.70	\$76.12	\$83.40	\$89.15	\$104.29
36	\$51.70	\$64.33	\$71.53	\$76.99	\$84.38	\$90.19	\$105.50
37	\$52.27	\$65.09	\$72.37	\$77.88	\$85.36	\$91.24	\$106.69
38	\$52.88	\$65.82	\$73.18	\$78.78	\$86.34	\$92.28	\$107.92
39	\$53.47	\$66.57	\$73.99	\$79.67	\$87.30	\$93.30	\$109.14
40	\$54.08	\$67.30	\$74.83	\$80.54	\$88.27	\$94.35	\$110.35
41	\$55.14	\$68.64	\$76.30	\$82.14	\$90.01	\$96.21	\$112.52
42	\$56.21	\$69.97	\$77.75	\$83.72	\$91.77	\$98.07	\$114.73
43	\$57.28	\$71.31	\$79.23	\$85.33	\$93.53	\$99.96	\$116.91
44	\$58.35	\$72.64	\$80.70	\$86.93	\$95.28	\$101.81	\$119.06
45	\$59.40	\$73.96	\$82.17	\$88.51	\$97.02	\$103.69	\$121.27
46	\$60.99	\$75.94	\$84.34	\$90.87	\$99.58	\$106.43	\$124.46
47	\$62.55	\$77.87	\$86.48	\$93.19	\$102.12	\$109.15	\$127.67
48	\$64.13	\$79.83	\$88.60	\$95.53	\$104.68	\$111.88	\$130.85
49	\$65.68	\$81.77	\$90.76	\$97.85	\$107.24	\$114.61	\$134.06
50	\$67.26	\$83.71	\$92.90	\$100.18	\$109.78	\$117.33	\$137.24
51	\$70.16	\$87.33	\$96.93	\$104.54	\$114.53	\$122.41	\$143.16
52	\$73.07	\$90.95	\$100.96	\$108.85	\$119.29	\$127.47	\$149.08
53	\$75.96	\$94.55	\$104.99	\$113.17	\$124.02	\$132.55	\$155.04
54	\$78.87	\$98.17	\$109.06	\$117.49	\$128.78	\$137.60	\$160.96
55	\$81.77	\$101.80	\$113.08	\$121.80	\$133.49	\$142.67	\$166.88
56	\$87.37	\$108.77	\$120.74	\$130.17	\$142.66	\$152.44	\$178.30
57	\$92.98	\$115.76	\$128.35	\$138.51	\$151.79	\$162.23	\$189.74
58	\$98.57	\$122.71	\$136.01	\$146.86	\$160.96	\$172.00	\$201.18
59	\$104.19	\$129.69	\$143.65	\$155.21	\$170.08	\$181.78	\$212.60
60	\$109.78	\$136.64	\$151.31	\$163.56	\$179.24	\$191.55	\$224.07
61	\$122.17	\$152.07	\$168.52	\$182.01	\$199.45	\$213.16	\$249.32
62	\$134.54	\$167.49	\$185.69	\$200.43	\$219.68	\$234.77	\$274.58
63	\$146.91	\$182.90	\$202.90	\$218.88	\$239.88	\$256.37	\$299.82
64	\$159.31	\$198.32	\$220.09	\$237.31	\$260.07	\$277.96	\$325.09
65	\$171.68	\$213.72	\$237.30	\$255.76	\$280.27	\$299.56	\$350.38
66	\$196.00	\$244.00	\$270.68	\$292.00	\$320.01	\$342.00	\$400.01
67	\$220.33	\$274.29	\$304.04	\$328.23	\$359.71	\$384.45	\$449.62
68	\$244.67	\$304.58	\$337.39	\$364.47	\$399.41	\$426.90	\$499.30
69	\$268.98	\$334.85	\$370.78	\$400.74	\$439.15	\$469.33	\$548.93
70	\$293.29	\$365.14	\$404.17	\$436.96	\$478.87	\$511.77	\$598.57
71	\$341.16	\$424.72	\$470.00	\$508.27	\$557.00	\$595.32	\$696.27
72	\$389.05	\$484.29	\$535.80	\$579.57	\$635.15	\$678.85	\$793.96
73	\$436.92	\$543.90	\$601.64	\$650.90	\$713.31	\$762.34	\$891.63
74	\$484.77	\$603.50	\$667.46	\$722.20	\$791.47	\$845.87	\$989.33
75	\$532.64	\$663.07	\$733.31	\$793.53	\$869.61	\$929.42	\$1,087.04
76	\$612.37	\$762.34	\$842.59	\$912.30	\$999.80	\$1,068.52	\$1,249.75
77	\$692.12	\$861.61	\$951.88	\$1,031.11	\$1,129.97	\$1,207.64	\$1,412.46
78	\$771.84	\$960.86	\$1,061.18	\$1,149.89	\$1,260.14	\$1,346.77	\$1,575.17
79	\$851.57	\$1,060.13	\$1,170.48	\$1,268.66	\$1,390.33	\$1,485.89	\$1,737.88
80	\$931.29	\$1,159.36	\$1,279.75	\$1,387.46	\$1,520.48	\$1,625.02	\$1,900.61
81	\$1,043.05	\$1,298.49	\$1,433.31	\$1,553.93	\$1,702.96	\$1,820.01	\$2,128.68
82	\$1,154.80	\$1,437.61	\$1,586.88	\$1,720.42	\$1,885.41	\$2,015.02	\$2,356.75
83	\$1,266.56	\$1,576.72	\$1,740.46	\$1,886.92	\$2,067.86	\$2,210.01	\$2,584.83
84	\$1,378.31	\$1,715.86	\$1,894.04	\$2,053.41	\$2,250.29	\$2,405.03	\$2,812.88
85	\$1,490.05	\$1,855.00	\$2,047.60	\$2,219.90	\$2,432.78	\$2,600.04	\$3,040.97
86	\$1,698.69	\$2,114.69	\$2,334.26	\$2,530.71	\$2,773.37	\$2,964.02	\$3,466.70
87	\$1,907.29	\$2,374.38	\$2,620.94	\$2,841.49	\$3,113.94	\$3,328.03	\$3,892.46
88	\$2,115.91	\$2,634.09	\$2,907.58	\$3,152.26	\$3,454.54	\$3,692.03	\$4,318.19
89	\$2,324.51	\$2,893.77	\$3,194.26	\$3,463.07	\$3,795.14	\$4,056.05	\$4,743.88
90	\$2,533.12	\$3,153.48	\$3,480.90	\$3,773.84	\$4,135.70	\$4,420.06	\$5,169.63
91	\$2,741.72	\$3,413.18	\$3,767.58	\$4,084.63	\$4,476.30	\$4,784.06	\$5,595.36
92	\$2,950.35	\$3,672.87	\$4,054.25	\$4,395.41	\$4,816.90	\$5,148.04	\$6,021.10
93	\$3,158.96	\$3,932.57	\$4,340.91	\$4,706.21	\$5,157.46	\$5,512.05	\$6,446.86
94	\$3,367.57	\$4,192.28	\$4,627.59	\$5,016.97	\$5,498.06	\$5,876.06	\$6,872.59
95	\$3,576.17	\$4,451.98	\$4,914.23	\$5,327.78	\$5,838.66	\$6,240.07	\$7,298.34
96	\$3,844.39	\$4,785.87	\$5,282.81	\$5,727.34	\$6,276.58	\$6,708.08	\$7,845.70
97	\$4,112.60	\$5,119.78	\$5,651.37	\$6,126.94	\$6,714.44	\$7,176.07	\$8,393.06
98	\$4,380.81	\$5,453.69	\$6,019.95	\$6,526.52	\$7,152.34	\$7,644.07	\$8,940.45
99	\$4,649.04	\$5,787.56	\$6,388.50	\$6,926.09	\$7,590.24	\$8,112.08	\$9,487.82



Policy Form Series: LTC-VAL

Value

\$10 Annual Rates with 33 % increase

100 Day Elimination Period

100% Home Care

5% Simple Inflation Rider

Age	2 Year	3 year	4 year	5 year	6 year	7 years	Lifetime
30	\$77.00	\$95.84	\$106.03	\$114.70	\$125.69	\$134.34	\$157.10
31	\$77.95	\$97.03	\$107.37	\$116.12	\$127.23	\$136.01	\$159.08
32	\$78.91	\$98.22	\$108.67	\$117.53	\$128.83	\$137.64	\$161.04
33	\$79.84	\$99.41	\$109.97	\$118.96	\$130.34	\$139.34	\$162.95
34	\$80.77	\$100.60	\$111.32	\$120.35	\$131.93	\$140.96	\$164.88
35	\$81.74	\$101.75	\$112.61	\$121.79	\$133.46	\$142.64	\$166.84
36	\$82.72	\$102.95	\$113.93	\$123.21	\$135.03	\$144.29	\$168.78
37	\$83.66	\$104.14	\$115.24	\$124.62	\$136.58	\$145.98	\$170.72
38	\$84.61	\$105.29	\$116.54	\$126.02	\$138.14	\$147.63	\$172.66
39	\$85.56	\$106.50	\$117.85	\$127.47	\$139.68	\$149.29	\$174.60
40	\$86.53	\$107.69	\$119.17	\$128.89	\$141.24	\$150.94	\$176.53
41	\$88.82	\$110.56	\$122.34	\$132.32	\$144.99	\$154.97	\$181.24
42	\$91.14	\$113.43	\$125.46	\$135.74	\$148.76	\$158.97	\$185.99
43	\$93.42	\$116.33	\$128.63	\$139.18	\$152.56	\$163.03	\$190.67
44	\$95.72	\$119.19	\$131.77	\$142.63	\$156.30	\$167.06	\$195.36
45	\$98.02	\$122.05	\$134.93	\$146.05	\$160.06	\$171.09	\$200.10
46	\$101.18	\$125.95	\$139.30	\$150.75	\$165.19	\$176.56	\$206.47
47	\$104.29	\$129.85	\$143.62	\$155.37	\$170.28	\$181.99	\$212.88
48	\$107.45	\$133.75	\$147.89	\$160.06	\$175.38	\$187.45	\$219.26
49	\$110.55	\$137.66	\$152.26	\$164.72	\$180.52	\$192.95	\$225.62
50	\$113.70	\$141.55	\$156.58	\$169.38	\$185.62	\$198.35	\$232.03
51	\$119.16	\$148.32	\$164.03	\$177.50	\$194.50	\$207.86	\$243.12
52	\$124.57	\$155.10	\$171.44	\$185.59	\$203.39	\$217.35	\$254.20
53	\$130.04	\$161.85	\$178.90	\$193.67	\$212.25	\$226.86	\$265.32
54	\$135.45	\$168.62	\$186.36	\$201.77	\$221.16	\$236.33	\$276.43
55	\$140.89	\$175.40	\$193.81	\$209.87	\$230.02	\$245.84	\$287.52
56	\$150.11	\$186.88	\$206.45	\$223.63	\$245.11	\$261.91	\$306.35
57	\$159.36	\$198.37	\$219.07	\$237.40	\$260.13	\$278.02	\$325.17
58	\$168.55	\$209.85	\$231.70	\$251.15	\$275.22	\$294.12	\$344.02
59	\$177.79	\$221.33	\$244.37	\$264.88	\$290.26	\$310.20	\$362.85
60	\$187.03	\$232.80	\$257.03	\$278.64	\$305.34	\$326.35	\$381.70
61	\$204.59	\$254.69	\$281.29	\$304.81	\$334.02	\$356.99	\$417.54
62	\$222.16	\$276.58	\$305.55	\$330.97	\$362.73	\$387.67	\$453.39
63	\$239.72	\$298.45	\$329.81	\$357.15	\$391.41	\$418.31	\$489.25
64	\$257.29	\$320.32	\$354.06	\$383.33	\$420.07	\$448.97	\$525.10
65	\$274.87	\$342.17	\$378.32	\$409.52	\$448.74	\$479.62	\$560.97
66	\$306.71	\$381.81	\$421.91	\$456.93	\$500.77	\$535.18	\$625.92
67	\$338.58	\$421.45	\$465.50	\$504.36	\$552.73	\$590.75	\$690.92
68	\$370.42	\$461.13	\$509.05	\$551.79	\$604.72	\$646.28	\$755.92
69	\$402.25	\$500.74	\$552.66	\$599.26	\$656.71	\$701.85	\$820.89
70	\$434.07	\$540.39	\$596.26	\$646.70	\$708.72	\$757.42	\$885.92
71	\$494.35	\$615.36	\$679.02	\$736.43	\$807.07	\$862.57	\$1,008.85
72	\$554.56	\$690.36	\$761.79	\$826.18	\$905.42	\$967.70	\$1,131.81
73	\$614.82	\$765.40	\$844.56	\$915.94	\$1,003.81	\$1,072.79	\$1,254.73
74	\$675.07	\$840.41	\$927.32	\$1,005.72	\$1,102.13	\$1,177.93	\$1,377.70
75	\$735.31	\$915.38	\$1,010.12	\$1,095.47	\$1,200.53	\$1,283.08	\$1,500.64
76	\$827.58	\$1,030.26	\$1,136.59	\$1,232.92	\$1,351.17	\$1,444.06	\$1,688.97
77	\$919.87	\$1,145.14	\$1,263.03	\$1,370.42	\$1,501.82	\$1,605.06	\$1,877.28
78	\$1,012.13	\$1,260.02	\$1,389.54	\$1,507.87	\$1,652.46	\$1,766.09	\$2,065.57
79	\$1,104.40	\$1,374.89	\$1,516.04	\$1,645.34	\$1,803.15	\$1,927.09	\$2,253.89
80	\$1,196.68	\$1,489.73	\$1,642.51	\$1,782.84	\$1,953.78	\$2,088.10	\$2,442.23
81	\$1,340.31	\$1,668.52	\$1,839.60	\$1,996.75	\$2,188.24	\$2,338.66	\$2,735.31
82	\$1,483.90	\$1,847.29	\$2,036.73	\$2,210.70	\$2,422.69	\$2,589.26	\$3,028.35
83	\$1,627.50	\$2,026.06	\$2,233.80	\$2,424.64	\$2,657.16	\$2,839.80	\$3,321.44
84	\$1,771.09	\$2,204.85	\$2,430.93	\$2,638.58	\$2,891.58	\$3,090.41	\$3,614.48
85	\$1,914.68	\$2,383.60	\$2,628.01	\$2,852.50	\$3,126.06	\$3,340.96	\$3,907.57
86	\$2,182.77	\$2,717.33	\$2,995.94	\$3,251.88	\$3,563.70	\$3,808.70	\$4,454.62
87	\$2,450.81	\$3,051.02	\$3,363.86	\$3,651.22	\$4,001.33	\$4,276.44	\$5,001.68
88	\$2,718.89	\$3,384.74	\$3,731.78	\$4,050.57	\$4,438.98	\$4,744.17	\$5,548.73
89	\$2,986.92	\$3,718.42	\$4,099.70	\$4,449.94	\$4,876.64	\$5,211.89	\$6,095.79
90	\$3,254.99	\$4,052.12	\$4,467.61	\$4,849.29	\$5,314.28	\$5,679.62	\$6,642.83
91	\$3,523.04	\$4,385.84	\$4,835.53	\$5,248.62	\$5,751.92	\$6,147.38	\$7,189.87
92	\$3,791.12	\$4,719.54	\$5,203.46	\$5,647.98	\$6,189.55	\$6,615.10	\$7,736.96
93	\$4,059.17	\$5,053.25	\$5,571.41	\$6,047.34	\$6,627.20	\$7,082.83	\$8,284.03
94	\$4,327.24	\$5,386.98	\$5,939.33	\$6,446.67	\$7,064.85	\$7,550.56	\$8,831.09
95	\$4,595.28	\$5,720.67	\$6,307.23	\$6,846.05	\$7,502.50	\$8,018.31	\$9,378.14
96	\$4,939.91	\$6,149.72	\$6,780.28	\$7,359.48	\$8,065.20	\$8,619.66	\$10,081.51
97	\$5,284.60	\$6,578.78	\$7,253.33	\$7,872.95	\$8,627.88	\$9,221.05	\$10,784.84
98	\$5,629.21	\$7,007.81	\$7,726.37	\$8,386.41	\$9,190.57	\$9,822.42	\$11,488.21
99	\$5,973.88	\$7,436.85	\$8,199.41	\$8,899.86	\$9,753.25	\$10,423.79	\$12,191.58

## Policy Form Series: LTC-VAL

## Value

\$10 Annual Rates with 33 % increase

100 Day Elimination Period

100% Home Care

5% Compound Inflation Rider

Age	2 Year	3 year	4 year	5 year	6 year	7 years	Lifetime
30	\$104.77	\$130.44	\$144.01	\$156.07	\$171.04	\$182.81	\$213.80
31	\$106.08	\$132.04	\$145.81	\$158.01	\$173.14	\$185.07	\$216.46
32	\$107.35	\$133.67	\$147.59	\$159.95	\$175.29	\$187.31	\$219.08
33	\$108.65	\$135.26	\$149.38	\$161.86	\$177.40	\$189.57	\$221.72
34	\$109.94	\$136.87	\$151.15	\$163.80	\$179.51	\$191.84	\$224.36
35	\$111.24	\$138.48	\$152.92	\$165.74	\$181.58	\$194.10	\$227.04
36	\$112.53	\$140.07	\$154.73	\$167.64	\$183.72	\$196.38	\$229.67
37	\$113.82	\$141.70	\$156.51	\$169.56	\$185.83	\$198.62	\$232.30
38	\$115.12	\$143.31	\$158.27	\$171.51	\$187.95	\$200.89	\$234.96
39	\$116.41	\$144.92	\$160.04	\$173.44	\$190.06	\$203.13	\$237.59
40	\$117.75	\$146.53	\$161.84	\$175.36	\$192.18	\$205.42	\$240.21
41	\$120.82	\$150.42	\$166.09	\$179.99	\$197.26	\$210.83	\$246.58
42	\$123.93	\$154.31	\$170.32	\$184.64	\$202.35	\$216.24	\$252.94
43	\$127.05	\$158.16	\$174.58	\$189.26	\$207.42	\$221.67	\$259.27
44	\$130.16	\$162.04	\$178.79	\$193.89	\$212.51	\$227.10	\$265.59
45	\$133.24	\$165.89	\$183.06	\$198.53	\$217.57	\$232.51	\$271.96
46	\$137.03	\$170.57	\$188.21	\$204.13	\$223.70	\$239.08	\$279.62
47	\$140.77	\$175.23	\$193.33	\$209.70	\$229.80	\$245.61	\$287.27
48	\$144.50	\$179.90	\$198.43	\$215.30	\$235.94	\$252.16	\$294.92
49	\$148.26	\$184.58	\$203.58	\$220.88	\$242.08	\$258.72	\$302.57
50	\$152.01	\$189.22	\$208.69	\$226.48	\$248.15	\$265.21	\$310.22
51	\$158.15	\$196.84	\$217.11	\$235.60	\$258.16	\$275.92	\$322.70
52	\$164.25	\$204.45	\$225.51	\$244.70	\$268.17	\$286.56	\$335.17
53	\$170.36	\$212.07	\$233.92	\$253.78	\$278.11	\$297.26	\$347.68
54	\$176.47	\$219.69	\$242.35	\$262.91	\$288.13	\$307.95	\$360.15
55	\$182.61	\$227.33	\$250.76	\$272.01	\$298.10	\$318.60	\$372.66
56	\$192.44	\$239.58	\$264.25	\$286.71	\$314.18	\$335.75	\$392.72
57	\$202.31	\$251.83	\$277.72	\$301.37	\$330.25	\$352.95	\$412.83
58	\$212.14	\$264.06	\$291.21	\$316.04	\$346.35	\$370.13	\$432.92
59	\$221.97	\$276.34	\$304.70	\$330.70	\$362.40	\$387.32	\$452.98
60	\$231.81	\$288.58	\$318.19	\$345.37	\$378.49	\$404.51	\$473.13
61	\$249.72	\$310.87	\$342.88	\$372.07	\$407.73	\$435.74	\$509.63
62	\$267.63	\$333.17	\$367.54	\$398.68	\$436.96	\$466.99	\$546.15
63	\$285.51	\$355.44	\$392.24	\$425.38	\$466.17	\$498.19	\$582.68
64	\$303.43	\$377.74	\$416.88	\$452.03	\$495.37	\$529.44	\$619.23
65	\$321.32	\$400.00	\$441.57	\$478.71	\$524.59	\$560.68	\$655.76
66	\$353.45	\$440.00	\$485.65	\$526.55	\$577.05	\$616.74	\$721.31
67	\$385.58	\$480.01	\$529.69	\$574.43	\$629.50	\$672.79	\$786.87
68	\$417.70	\$520.03	\$573.70	\$622.28	\$681.98	\$728.85	\$852.48
69	\$449.86	\$559.99	\$617.76	\$670.17	\$734.44	\$784.93	\$918.02
70	\$481.96	\$600.02	\$661.84	\$718.04	\$786.90	\$840.97	\$983.62
71	\$542.36	\$675.16	\$744.75	\$808.00	\$885.47	\$946.37	\$1,106.87
72	\$602.75	\$750.34	\$827.70	\$897.97	\$984.09	\$1,051.76	\$1,230.12
73	\$663.14	\$825.54	\$910.64	\$987.96	\$1,082.69	\$1,157.10	\$1,353.37
74	\$723.53	\$900.73	\$993.55	\$1,077.92	\$1,181.28	\$1,262.49	\$1,476.59
75	\$783.92	\$975.90	\$1,076.53	\$1,167.89	\$1,279.86	\$1,367.89	\$1,599.86
76	\$875.54	\$1,089.95	\$1,202.06	\$1,304.36	\$1,429.46	\$1,527.70	\$1,786.83
77	\$967.18	\$1,204.02	\$1,327.63	\$1,440.88	\$1,579.06	\$1,687.58	\$1,973.79
78	\$1,058.77	\$1,318.06	\$1,453.18	\$1,577.37	\$1,728.59	\$1,847.46	\$2,160.74
79	\$1,150.41	\$1,432.14	\$1,578.76	\$1,713.85	\$1,878.21	\$2,007.30	\$2,347.71
80	\$1,242.00	\$1,546.15	\$1,704.29	\$1,850.35	\$2,027.74	\$2,167.18	\$2,534.70
81	\$1,391.04	\$1,731.70	\$1,908.79	\$2,072.36	\$2,271.11	\$2,427.22	\$2,838.87
82	\$1,540.07	\$1,917.23	\$2,113.33	\$2,294.41	\$2,514.45	\$2,687.27	\$3,143.03
83	\$1,689.13	\$2,102.76	\$2,317.87	\$2,516.45	\$2,757.74	\$2,947.35	\$3,447.22
84	\$1,838.17	\$2,288.33	\$2,522.39	\$2,738.49	\$3,001.06	\$3,207.42	\$3,751.34
85	\$1,987.20	\$2,473.86	\$2,726.88	\$2,960.52	\$3,244.43	\$3,467.47	\$4,055.53
86	\$2,265.42	\$2,820.19	\$3,108.65	\$3,375.02	\$3,698.64	\$3,952.91	\$4,623.29
87	\$2,543.62	\$3,166.57	\$3,490.41	\$3,789.50	\$4,152.86	\$4,438.37	\$5,191.07
88	\$2,821.82	\$3,512.87	\$3,872.18	\$4,203.93	\$4,607.08	\$4,923.81	\$5,758.87
89	\$3,100.03	\$3,859.22	\$4,253.94	\$4,618.43	\$5,061.30	\$5,409.25	\$6,326.58
90	\$3,378.23	\$4,205.58	\$4,635.69	\$5,032.90	\$5,515.51	\$5,894.70	\$6,894.36
91	\$3,656.45	\$4,551.93	\$5,017.46	\$5,447.37	\$5,969.74	\$6,380.15	\$7,462.13
92	\$3,934.67	\$4,898.25	\$5,399.23	\$5,861.84	\$6,423.94	\$6,865.59	\$8,029.93
93	\$4,212.88	\$5,244.58	\$5,780.98	\$6,276.33	\$6,878.16	\$7,351.03	\$8,597.71
94	\$4,491.09	\$5,590.95	\$6,162.76	\$6,690.78	\$7,332.37	\$7,836.48	\$9,165.47
95	\$4,769.27	\$5,937.28	\$6,544.53	\$7,105.26	\$7,786.59	\$8,321.92	\$9,733.26
96	\$5,126.99	\$6,382.59	\$7,035.38	\$7,638.14	\$8,370.63	\$8,946.07	\$10,463.23
97	\$5,484.67	\$6,827.89	\$7,526.19	\$8,171.07	\$8,954.57	\$9,570.23	\$11,193.24
98	\$5,842.37	\$7,273.20	\$8,017.02	\$8,703.97	\$9,538.57	\$10,194.37	\$11,923.21
99	\$6,200.09	\$7,718.47	\$8,507.86	\$9,236.86	\$10,122.59	\$10,818.48	\$12,653.23

## Policy Form Series: LTC-VAL

## Value

\$10 Annual Rates with 33 % increase

100 Day Elimination Period

75% Home Care

No Inflation

Age	2 Year	3 year	4 year	5 year	6 year	7 years	Lifetime
30	\$42.05	\$52.36	\$58.24	\$62.66	\$68.68	\$73.42	\$85.86
31	\$42.59	\$53.01	\$58.97	\$63.43	\$69.52	\$74.31	\$86.89
32	\$43.09	\$53.64	\$59.66	\$64.19	\$70.38	\$75.20	\$87.97
33	\$43.60	\$54.32	\$60.40	\$65.01	\$71.21	\$76.12	\$89.03
34	\$44.14	\$54.97	\$61.11	\$65.77	\$72.07	\$77.01	\$90.08
35	\$44.66	\$55.61	\$61.83	\$66.54	\$72.94	\$77.94	\$91.14
36	\$45.18	\$56.25	\$62.55	\$67.32	\$73.76	\$78.84	\$92.20
37	\$45.70	\$56.90	\$63.28	\$68.08	\$74.61	\$79.75	\$93.27
38	\$46.22	\$57.54	\$64.00	\$68.85	\$75.46	\$80.65	\$94.32
39	\$46.74	\$58.20	\$64.70	\$69.64	\$76.32	\$81.57	\$95.39
40	\$47.24	\$58.83	\$65.42	\$70.41	\$77.17	\$82.46	\$96.45
41	\$48.20	\$60.01	\$66.74	\$71.81	\$78.70	\$84.10	\$98.34
42	\$49.13	\$61.18	\$68.06	\$73.19	\$80.23	\$85.73	\$100.28
43	\$50.09	\$62.32	\$69.35	\$74.60	\$81.74	\$87.37	\$102.17
44	\$51.01	\$63.51	\$70.69	\$75.97	\$83.28	\$88.99	\$104.09
45	\$51.94	\$64.65	\$71.99	\$77.38	\$84.77	\$90.63	\$105.99
46	\$53.32	\$66.34	\$73.84	\$79.41	\$87.04	\$93.02	\$108.79
47	\$54.66	\$68.06	\$75.73	\$81.46	\$89.24	\$95.39	\$111.57
48	\$56.02	\$69.77	\$77.59	\$83.48	\$91.48	\$97.77	\$114.35
49	\$57.39	\$71.45	\$79.47	\$85.52	\$93.71	\$100.16	\$117.13
50	\$58.76	\$73.16	\$81.33	\$87.54	\$95.93	\$102.54	\$119.91
51	\$61.29	\$76.30	\$84.84	\$91.32	\$100.07	\$106.96	\$125.07
52	\$63.81	\$79.47	\$88.35	\$95.10	\$104.21	\$111.37	\$130.26
53	\$66.34	\$82.62	\$91.85	\$98.89	\$108.34	\$115.79	\$135.43
54	\$68.92	\$85.77	\$95.35	\$102.65	\$112.49	\$120.19	\$140.61
55	\$71.43	\$88.92	\$98.85	\$106.43	\$116.61	\$124.65	\$145.77
56	\$76.30	\$94.99	\$105.51	\$113.66	\$124.57	\$133.12	\$155.70
57	\$81.18	\$101.05	\$112.21	\$120.92	\$132.53	\$141.63	\$165.65
58	\$86.02	\$107.12	\$118.90	\$128.19	\$140.47	\$150.16	\$175.61
59	\$90.91	\$113.17	\$125.55	\$135.47	\$148.43	\$158.66	\$185.55
60	\$95.79	\$119.25	\$132.24	\$142.71	\$156.39	\$167.13	\$195.48
61	\$106.69	\$132.81	\$147.38	\$158.95	\$174.18	\$186.16	\$217.72
62	\$117.60	\$146.38	\$162.49	\$175.16	\$191.97	\$205.15	\$239.96
63	\$128.48	\$159.93	\$177.57	\$191.39	\$209.78	\$224.18	\$262.20
64	\$139.36	\$173.50	\$192.70	\$207.64	\$227.54	\$243.20	\$284.42
65	\$150.26	\$187.05	\$207.81	\$223.87	\$245.33	\$262.20	\$306.68
66	\$171.64	\$213.68	\$237.14	\$255.71	\$280.23	\$299.52	\$350.30
67	\$193.02	\$240.29	\$266.44	\$287.59	\$315.14	\$336.82	\$393.95
68	\$214.41	\$266.92	\$295.77	\$319.43	\$350.03	\$374.12	\$437.56
69	\$235.78	\$293.52	\$325.08	\$351.28	\$384.96	\$411.42	\$481.19
70	\$257.14	\$320.14	\$354.41	\$383.13	\$419.88	\$448.73	\$524.83
71	\$299.22	\$372.51	\$412.26	\$445.79	\$488.54	\$522.12	\$610.66
72	\$341.28	\$424.87	\$470.16	\$508.46	\$557.19	\$595.52	\$696.48
73	\$383.35	\$477.23	\$528.02	\$571.12	\$625.87	\$668.90	\$782.33
74	\$425.40	\$529.57	\$585.89	\$633.76	\$694.53	\$742.27	\$868.17
75	\$467.47	\$581.93	\$643.76	\$696.43	\$763.21	\$815.69	\$954.02
76	\$537.60	\$669.23	\$739.92	\$800.90	\$877.71	\$938.04	\$1,097.10
77	\$607.69	\$756.53	\$836.09	\$905.34	\$992.18	\$1,060.38	\$1,240.23
78	\$677.82	\$843.83	\$932.30	\$1,009.82	\$1,106.67	\$1,182.73	\$1,383.33
79	\$747.95	\$931.13	\$1,028.45	\$1,114.30	\$1,221.15	\$1,305.12	\$1,526.44
80	\$818.08	\$1,018.42	\$1,124.63	\$1,218.76	\$1,335.64	\$1,427.48	\$1,669.56
81	\$916.25	\$1,140.63	\$1,259.59	\$1,365.03	\$1,495.93	\$1,598.78	\$1,869.89
82	\$1,014.42	\$1,262.85	\$1,394.53	\$1,511.28	\$1,656.18	\$1,770.04	\$2,070.24
83	\$1,112.60	\$1,385.08	\$1,529.50	\$1,657.53	\$1,816.47	\$1,941.36	\$2,270.58
84	\$1,210.78	\$1,507.26	\$1,664.47	\$1,803.80	\$1,976.74	\$2,112.65	\$2,470.91
85	\$1,308.93	\$1,629.49	\$1,799.41	\$1,950.05	\$2,137.02	\$2,283.94	\$2,671.29
86	\$1,492.17	\$1,857.58	\$2,051.35	\$2,223.04	\$2,436.21	\$2,603.70	\$3,045.26
87	\$1,675.41	\$2,085.75	\$2,303.25	\$2,496.06	\$2,735.38	\$2,923.46	\$3,419.24
88	\$1,858.69	\$2,313.85	\$2,555.18	\$2,769.06	\$3,034.57	\$3,243.22	\$3,793.21
89	\$2,041.92	\$2,542.02	\$2,807.10	\$3,042.04	\$3,333.78	\$3,562.94	\$4,167.18
90	\$2,225.17	\$2,770.12	\$3,058.99	\$3,315.05	\$3,632.95	\$3,882.70	\$4,541.19
91	\$2,408.44	\$2,998.23	\$3,310.92	\$3,588.05	\$3,932.13	\$4,202.45	\$4,915.15
92	\$2,591.66	\$3,226.38	\$3,562.83	\$3,861.07	\$4,231.32	\$4,522.20	\$5,289.13
93	\$2,774.94	\$3,454.48	\$3,814.76	\$4,134.07	\$4,530.50	\$4,841.94	\$5,663.11
94	\$2,958.16	\$3,682.64	\$4,066.67	\$4,407.09	\$4,829.66	\$5,161.72	\$6,037.10
95	\$3,141.42	\$3,910.75	\$4,318.60	\$4,680.08	\$5,128.84	\$5,481.48	\$6,411.07
96	\$3,377.00	\$4,204.08	\$4,642.51	\$5,031.10	\$5,513.52	\$5,892.58	\$6,891.91
97	\$3,612.64	\$4,497.37	\$4,966.38	\$5,382.11	\$5,898.18	\$6,303.69	\$7,372.72
98	\$3,848.25	\$4,790.69	\$5,290.27	\$5,733.08	\$6,282.84	\$6,714.78	\$7,853.57
99	\$4,083.86	\$5,083.98	\$5,614.18	\$6,084.11	\$6,667.52	\$7,125.91	\$8,334.39

Policy Form Series: LTC-VAL

Value

\$10 Annual Rates with 33 % increase

100 Day Elimination Period

75% Home Care

5% Simple Inflation Rider

Age	2 Year	3 year	4 year	5 year	6 year	7 years	Lifetime
30	\$67.29	\$83.77	\$92.74	\$100.27	\$109.87	\$117.46	\$137.36
31	\$68.15	\$84.80	\$93.91	\$101.51	\$111.24	\$118.90	\$139.05
32	\$68.96	\$85.85	\$95.02	\$102.72	\$112.59	\$120.31	\$140.74
33	\$69.76	\$86.91	\$96.20	\$104.01	\$113.93	\$121.79	\$142.47
34	\$70.63	\$87.94	\$97.34	\$105.22	\$115.30	\$123.23	\$144.16
35	\$71.46	\$88.97	\$98.48	\$106.47	\$116.68	\$124.69	\$145.83
36	\$72.30	\$89.99	\$99.60	\$107.71	\$118.04	\$126.15	\$147.53
37	\$73.15	\$91.03	\$100.79	\$108.94	\$119.39	\$127.60	\$149.22
38	\$73.96	\$92.08	\$101.92	\$110.16	\$120.76	\$129.02	\$150.92
39	\$74.78	\$93.13	\$103.03	\$111.43	\$122.11	\$130.50	\$152.63
40	\$75.60	\$94.15	\$104.20	\$112.64	\$123.48	\$131.95	\$154.32
41	\$77.62	\$96.65	\$106.99	\$115.65	\$126.75	\$135.46	\$158.40
42	\$79.64	\$99.14	\$109.80	\$118.65	\$130.03	\$138.96	\$162.52
43	\$81.66	\$101.61	\$112.55	\$121.63	\$133.29	\$142.46	\$166.62
44	\$83.65	\$104.14	\$115.35	\$124.59	\$136.56	\$145.97	\$170.72
45	\$85.67	\$106.61	\$118.11	\$127.63	\$139.82	\$149.50	\$174.80
46	\$88.43	\$110.04	\$121.88	\$131.71	\$144.34	\$154.28	\$180.40
47	\$91.14	\$113.48	\$125.61	\$135.82	\$148.80	\$159.06	\$186.04
48	\$93.91	\$116.91	\$129.33	\$139.89	\$153.31	\$163.84	\$191.65
49	\$96.65	\$120.30	\$133.10	\$144.00	\$157.78	\$168.63	\$197.25
50	\$99.39	\$123.74	\$136.80	\$148.06	\$162.27	\$173.43	\$202.85
51	\$104.13	\$129.63	\$143.32	\$155.13	\$170.00	\$181.68	\$212.50
52	\$108.84	\$135.56	\$149.80	\$162.20	\$177.76	\$189.97	\$222.18
53	\$113.58	\$141.42	\$156.28	\$169.27	\$185.45	\$198.21	\$231.84
54	\$118.34	\$147.32	\$162.77	\$176.31	\$193.22	\$206.47	\$241.53
55	\$123.06	\$153.21	\$169.25	\$183.38	\$200.96	\$214.77	\$251.19
56	\$131.15	\$163.27	\$180.34	\$195.36	\$214.11	\$228.81	\$267.65
57	\$139.21	\$173.28	\$191.44	\$207.40	\$227.31	\$242.92	\$284.13
58	\$147.28	\$183.34	\$202.53	\$219.43	\$240.45	\$257.01	\$300.58
59	\$155.34	\$193.40	\$213.62	\$231.44	\$253.63	\$271.10	\$317.05
60	\$163.41	\$203.44	\$224.73	\$243.44	\$266.81	\$285.14	\$333.51
61	\$178.83	\$222.61	\$246.03	\$266.43	\$291.98	\$312.07	\$364.98
62	\$194.29	\$241.83	\$267.28	\$289.41	\$317.16	\$338.95	\$396.43
63	\$209.69	\$261.02	\$288.56	\$312.37	\$342.33	\$365.84	\$427.89
64	\$225.08	\$280.21	\$309.83	\$335.32	\$367.48	\$392.76	\$459.34
65	\$240.50	\$299.40	\$331.11	\$358.31	\$392.64	\$419.65	\$490.83
66	\$268.46	\$334.23	\$369.48	\$399.96	\$438.31	\$468.47	\$547.91
67	\$296.44	\$369.01	\$407.79	\$441.66	\$483.98	\$517.25	\$605.01
68	\$324.43	\$403.86	\$446.18	\$483.29	\$529.61	\$566.05	\$662.04
69	\$352.38	\$438.68	\$484.52	\$524.95	\$575.31	\$614.84	\$719.14
70	\$380.32	\$473.46	\$522.85	\$566.64	\$620.98	\$663.64	\$776.20
71	\$433.28	\$539.39	\$595.55	\$645.46	\$707.38	\$756.03	\$884.24
72	\$486.20	\$605.28	\$668.29	\$724.39	\$793.81	\$848.39	\$992.27
73	\$539.15	\$671.17	\$740.98	\$803.23	\$880.25	\$940.75	\$1,100.32
74	\$592.09	\$737.08	\$813.67	\$882.08	\$966.67	\$1,033.09	\$1,208.30
75	\$645.01	\$802.98	\$886.38	\$960.94	\$1,053.10	\$1,125.47	\$1,316.37
76	\$726.18	\$904.01	\$997.67	\$1,081.88	\$1,185.64	\$1,267.14	\$1,482.03
77	\$807.35	\$1,005.09	\$1,108.94	\$1,202.78	\$1,318.14	\$1,408.76	\$1,647.68
78	\$888.52	\$1,106.12	\$1,220.27	\$1,323.73	\$1,450.67	\$1,550.38	\$1,813.32
79	\$969.71	\$1,207.18	\$1,331.54	\$1,444.66	\$1,583.20	\$1,692.06	\$1,979.00
80	\$1,050.88	\$1,308.27	\$1,442.82	\$1,565.58	\$1,715.71	\$1,833.72	\$2,144.66
81	\$1,177.01	\$1,465.23	\$1,615.95	\$1,753.50	\$1,921.65	\$2,053.73	\$2,402.01
82	\$1,303.11	\$1,622.22	\$1,789.13	\$1,941.34	\$2,127.49	\$2,273.75	\$2,659.38
83	\$1,429.22	\$1,779.21	\$1,962.26	\$2,129.23	\$2,333.39	\$2,493.82	\$2,916.75
84	\$1,555.33	\$1,936.19	\$2,135.40	\$2,317.09	\$2,539.30	\$2,713.84	\$3,174.09
85	\$1,681.42	\$2,093.19	\$2,308.53	\$2,504.98	\$2,745.18	\$2,933.90	\$3,431.46
86	\$1,916.80	\$2,386.24	\$2,631.74	\$2,855.67	\$3,129.50	\$3,344.63	\$3,911.86
87	\$2,152.19	\$2,679.30	\$2,954.91	\$3,206.35	\$3,513.82	\$3,755.39	\$4,392.27
88	\$2,387.60	\$2,972.33	\$3,278.14	\$3,557.06	\$3,898.14	\$4,166.13	\$4,872.68
89	\$2,623.01	\$3,265.41	\$3,601.34	\$3,907.72	\$4,282.47	\$4,576.87	\$5,353.06
90	\$2,858.41	\$3,558.44	\$3,924.50	\$4,258.45	\$4,666.79	\$4,987.64	\$5,833.48
91	\$3,093.82	\$3,851.46	\$4,247.71	\$4,609.14	\$5,051.11	\$5,398.36	\$6,313.88
92	\$3,329.18	\$4,144.53	\$4,570.89	\$4,959.82	\$5,435.48	\$5,809.12	\$6,794.29
93	\$3,564.61	\$4,437.55	\$4,894.11	\$5,310.51	\$5,819.75	\$6,219.85	\$7,274.68
94	\$3,799.98	\$4,730.63	\$5,217.25	\$5,661.24	\$6,204.07	\$6,630.60	\$7,755.11
95	\$4,035.37	\$5,023.65	\$5,540.48	\$6,011.92	\$6,588.38	\$7,041.34	\$8,235.48
96	\$4,338.04	\$5,400.44	\$5,956.03	\$6,462.81	\$7,082.53	\$7,569.44	\$8,853.17
97	\$4,640.70	\$5,777.22	\$6,371.55	\$6,913.71	\$7,576.67	\$8,097.57	\$9,470.82
98	\$4,943.36	\$6,154.01	\$6,787.08	\$7,364.58	\$8,070.79	\$8,625.66	\$10,088.50
99	\$5,246.00	\$6,530.74	\$7,202.63	\$7,815.48	\$8,564.91	\$9,153.73	\$10,706.15

Policy Form Series: LTC-VAL

Value

\$10 Annual Rates with 33 % increase

100 Day Elimination Period

75% Home Care

5% Compound Inflation Rider

Age	2 Year	3 year	4 year	5 year	6 year	7 years	Lifetime
30	\$91.59	\$114.02	\$126.02	\$136.46	\$149.52	\$159.82	\$186.91
31	\$92.73	\$115.41	\$127.57	\$138.12	\$151.38	\$161.80	\$189.22
32	\$93.84	\$116.83	\$129.11	\$139.81	\$153.23	\$163.75	\$191.55
33	\$94.96	\$118.25	\$130.70	\$141.51	\$155.08	\$165.75	\$193.86
34	\$96.12	\$119.63	\$132.27	\$143.20	\$156.92	\$167.69	\$196.15
35	\$97.25	\$121.07	\$133.81	\$144.89	\$158.78	\$169.70	\$198.47
36	\$98.39	\$122.46	\$135.35	\$146.55	\$160.61	\$171.65	\$200.78
37	\$99.51	\$123.91	\$136.94	\$148.23	\$162.46	\$173.62	\$203.09
38	\$100.63	\$125.30	\$138.48	\$149.94	\$164.33	\$175.61	\$205.39
39	\$101.78	\$126.70	\$140.04	\$151.62	\$166.16	\$177.60	\$207.72
40	\$102.87	\$128.12	\$141.62	\$153.31	\$168.04	\$179.55	\$210.02
41	\$105.63	\$131.52	\$145.34	\$157.41	\$172.47	\$184.33	\$215.57
42	\$108.37	\$134.90	\$149.07	\$161.42	\$176.92	\$189.07	\$221.16
43	\$111.11	\$138.29	\$152.82	\$165.49	\$181.40	\$193.84	\$226.72
44	\$113.81	\$141.71	\$156.55	\$169.55	\$185.84	\$198.61	\$232.28
45	\$116.56	\$145.09	\$160.28	\$173.63	\$190.27	\$203.37	\$237.85
46	\$119.81	\$149.11	\$164.73	\$178.50	\$195.62	\$209.05	\$244.50
47	\$123.05	\$153.21	\$169.19	\$183.34	\$200.89	\$214.70	\$251.15
48	\$126.31	\$157.26	\$173.64	\$188.18	\$206.22	\$220.42	\$257.78
49	\$129.56	\$161.29	\$178.12	\$193.02	\$211.51	\$226.08	\$264.41
50	\$132.81	\$165.36	\$182.54	\$197.88	\$216.85	\$231.75	\$271.05
51	\$138.16	\$172.03	\$189.92	\$205.85	\$225.61	\$241.10	\$281.98
52	\$143.54	\$178.69	\$197.30	\$213.86	\$234.36	\$250.47	\$292.95
53	\$148.91	\$185.35	\$204.63	\$221.85	\$243.10	\$259.82	\$303.87
54	\$154.28	\$192.06	\$212.00	\$229.82	\$251.85	\$269.12	\$314.80
55	\$159.61	\$198.70	\$219.35	\$237.83	\$260.62	\$278.53	\$325.77
56	\$168.22	\$209.41	\$231.12	\$250.60	\$274.62	\$293.50	\$343.30
57	\$176.83	\$220.10	\$242.91	\$263.42	\$288.69	\$308.52	\$360.84
58	\$185.38	\$230.81	\$254.67	\$276.22	\$302.69	\$323.51	\$378.40
59	\$193.99	\$241.50	\$266.42	\$289.03	\$316.71	\$338.53	\$395.93
60	\$202.59	\$252.20	\$278.21	\$301.80	\$330.77	\$353.48	\$413.44
61	\$218.32	\$271.76	\$299.90	\$325.23	\$356.43	\$380.93	\$445.52
62	\$234.03	\$291.35	\$321.58	\$348.65	\$382.07	\$408.32	\$477.58
63	\$249.72	\$310.86	\$343.25	\$372.03	\$407.74	\$435.73	\$509.65
64	\$265.42	\$330.44	\$364.94	\$395.44	\$433.34	\$463.16	\$541.67
65	\$281.13	\$350.00	\$386.59	\$418.83	\$458.98	\$490.57	\$573.76
66	\$309.37	\$385.16	\$425.32	\$460.90	\$505.11	\$539.85	\$631.38
67	\$337.62	\$420.31	\$464.01	\$503.02	\$551.20	\$589.13	\$689.02
68	\$365.87	\$455.47	\$502.72	\$545.05	\$597.32	\$638.40	\$746.65
69	\$394.10	\$490.61	\$541.42	\$587.12	\$643.43	\$687.67	\$804.29
70	\$422.33	\$525.77	\$580.14	\$629.22	\$689.54	\$736.95	\$861.92
71	\$475.41	\$591.81	\$652.99	\$708.24	\$776.17	\$829.51	\$970.21
72	\$528.46	\$657.87	\$725.87	\$787.29	\$862.77	\$922.07	\$1,078.46
73	\$581.49	\$723.91	\$798.73	\$866.31	\$949.38	\$1,014.66	\$1,186.73
74	\$634.54	\$789.94	\$871.60	\$945.37	\$1,036.01	\$1,107.21	\$1,294.97
75	\$687.59	\$855.99	\$944.45	\$1,024.39	\$1,122.62	\$1,199.78	\$1,403.27
76	\$768.21	\$956.34	\$1,054.94	\$1,144.49	\$1,254.23	\$1,340.44	\$1,567.76
77	\$848.79	\$1,056.67	\$1,165.42	\$1,264.55	\$1,385.82	\$1,481.09	\$1,732.28
78	\$929.42	\$1,157.05	\$1,275.95	\$1,384.64	\$1,517.45	\$1,621.76	\$1,896.79
79	\$1,010.03	\$1,257.37	\$1,386.42	\$1,504.73	\$1,649.02	\$1,762.40	\$2,061.27
80	\$1,090.65	\$1,357.76	\$1,496.92	\$1,624.81	\$1,780.63	\$1,903.09	\$2,225.83
81	\$1,221.51	\$1,520.66	\$1,676.55	\$1,819.81	\$1,994.35	\$2,131.46	\$2,492.89
82	\$1,352.39	\$1,683.61	\$1,856.19	\$2,014.79	\$2,207.98	\$2,359.79	\$2,760.00
83	\$1,483.27	\$1,846.54	\$2,035.82	\$2,209.76	\$2,421.67	\$2,588.19	\$3,027.10
84	\$1,614.18	\$2,009.44	\$2,215.48	\$2,404.77	\$2,635.36	\$2,816.51	\$3,294.18
85	\$1,745.02	\$2,172.38	\$2,395.06	\$2,599.77	\$2,849.02	\$3,044.91	\$3,561.29
86	\$1,989.34	\$2,476.48	\$2,730.38	\$2,963.72	\$3,247.88	\$3,471.19	\$4,059.85
87	\$2,233.61	\$2,780.66	\$3,065.71	\$3,327.67	\$3,646.75	\$3,897.47	\$4,558.46
88	\$2,477.95	\$3,084.78	\$3,401.03	\$3,691.63	\$4,045.62	\$4,323.77	\$5,057.02
89	\$2,722.27	\$3,388.94	\$3,736.34	\$4,055.58	\$4,444.50	\$4,750.04	\$5,555.59
90	\$2,966.54	\$3,693.06	\$4,071.63	\$4,419.55	\$4,843.36	\$5,176.31	\$6,054.20
91	\$3,210.84	\$3,997.19	\$4,406.96	\$4,783.52	\$5,242.22	\$5,602.59	\$6,552.74
92	\$3,455.12	\$4,301.31	\$4,742.27	\$5,147.47	\$5,641.09	\$6,028.90	\$7,051.34
93	\$3,699.49	\$4,605.44	\$5,077.58	\$5,511.42	\$6,039.93	\$6,455.18	\$7,549.93
94	\$3,943.76	\$4,909.58	\$5,412.87	\$5,875.41	\$6,438.81	\$6,881.46	\$8,048.47
95	\$4,188.06	\$5,213.72	\$5,748.19	\$6,239.36	\$6,837.65	\$7,307.76	\$8,547.08
96	\$4,502.17	\$5,604.76	\$6,179.35	\$6,707.35	\$7,350.49	\$7,855.83	\$9,188.13
97	\$4,816.28	\$5,995.79	\$6,610.41	\$7,175.28	\$7,863.31	\$8,403.92	\$9,829.14
98	\$5,130.40	\$6,386.82	\$7,041.55	\$7,643.20	\$8,376.14	\$8,951.99	\$10,470.19
99	\$5,444.48	\$6,777.84	\$7,472.66	\$8,111.18	\$8,888.97	\$9,500.07	\$11,111.20

## Policy Form Series: LTC-VAL

## Value

\$10 Annual Rates with 33 % increase

100 Day Elimination Period

50% Home Care

No Inflation

Age	2 Year	3 year	4 year	5 year	6 year	7 years	Lifetime
30	\$35.94	\$44.78	\$49.97	\$53.60	\$58.72	\$62.75	\$73.42
31	\$36.40	\$45.33	\$50.59	\$54.24	\$59.44	\$63.52	\$74.31
32	\$36.87	\$45.87	\$51.22	\$54.89	\$60.16	\$64.29	\$75.20
33	\$37.28	\$46.43	\$51.82	\$55.57	\$60.89	\$65.09	\$76.12
34	\$37.75	\$46.99	\$52.46	\$56.23	\$61.63	\$65.86	\$77.01
35	\$38.20	\$47.53	\$53.07	\$56.88	\$62.35	\$66.63	\$77.94
36	\$38.62	\$48.09	\$53.69	\$57.55	\$63.07	\$67.42	\$78.83
37	\$39.08	\$48.62	\$54.32	\$58.23	\$63.79	\$68.18	\$79.75
38	\$39.53	\$49.21	\$54.90	\$58.88	\$64.53	\$68.95	\$80.65
39	\$39.95	\$49.73	\$55.53	\$59.53	\$65.25	\$69.73	\$81.57
40	\$40.41	\$50.30	\$56.15	\$60.22	\$65.97	\$70.52	\$82.46
41	\$41.20	\$51.32	\$57.27	\$61.42	\$67.30	\$71.93	\$84.14
42	\$42.04	\$52.35	\$58.39	\$62.64	\$68.64	\$73.35	\$85.80
43	\$42.84	\$53.36	\$59.48	\$63.85	\$69.97	\$74.79	\$87.46
44	\$43.68	\$54.37	\$60.59	\$65.05	\$71.31	\$76.21	\$89.14
45	\$44.50	\$55.38	\$61.74	\$66.29	\$72.64	\$77.63	\$90.80
46	\$45.62	\$56.82	\$63.27	\$68.00	\$74.51	\$79.64	\$93.14
47	\$46.79	\$58.24	\$64.81	\$69.69	\$76.38	\$81.62	\$95.49
48	\$47.95	\$59.66	\$66.38	\$71.41	\$78.23	\$83.62	\$97.81
49	\$49.06	\$61.10	\$67.92	\$73.10	\$80.12	\$85.63	\$100.15
50	\$50.21	\$62.51	\$69.51	\$74.80	\$81.98	\$87.62	\$102.48
51	\$52.38	\$65.20	\$72.49	\$78.04	\$85.52	\$91.38	\$106.88
52	\$54.52	\$67.90	\$75.49	\$81.24	\$89.04	\$95.17	\$111.31
53	\$56.71	\$70.57	\$78.51	\$84.48	\$92.57	\$98.94	\$115.71
54	\$58.87	\$73.27	\$81.49	\$87.69	\$96.08	\$102.72	\$120.11
55	\$61.02	\$75.96	\$84.49	\$90.91	\$99.60	\$106.47	\$124.51
56	\$65.18	\$81.13	\$90.23	\$97.10	\$106.43	\$113.73	\$133.01
57	\$69.33	\$86.34	\$95.92	\$103.31	\$113.21	\$121.00	\$141.51
58	\$73.48	\$91.52	\$101.61	\$109.49	\$120.01	\$128.25	\$150.00
59	\$77.65	\$96.69	\$107.33	\$115.68	\$126.79	\$135.50	\$158.48
60	\$81.81	\$101.85	\$113.02	\$121.88	\$133.59	\$142.76	\$166.97
61	\$91.18	\$113.50	\$126.06	\$135.85	\$148.89	\$159.09	\$186.08
62	\$100.56	\$125.18	\$139.06	\$149.80	\$164.20	\$175.47	\$205.23
63	\$109.94	\$136.84	\$152.07	\$163.76	\$179.48	\$191.83	\$224.34
64	\$119.30	\$148.52	\$165.09	\$177.73	\$194.78	\$208.17	\$243.46
65	\$128.69	\$160.19	\$178.09	\$191.69	\$210.09	\$224.53	\$262.57
66	\$147.06	\$183.06	\$203.32	\$219.08	\$240.07	\$256.61	\$300.10
67	\$165.44	\$205.95	\$228.57	\$246.45	\$270.07	\$288.65	\$337.62
68	\$183.79	\$228.84	\$253.83	\$273.85	\$300.10	\$320.73	\$375.11
69	\$202.16	\$251.69	\$279.06	\$301.19	\$330.08	\$352.80	\$412.62
70	\$220.57	\$274.58	\$304.29	\$328.59	\$360.08	\$384.86	\$450.14
71	\$256.73	\$319.63	\$354.06	\$382.49	\$419.18	\$447.98	\$523.97
72	\$292.92	\$364.63	\$403.81	\$436.40	\$478.23	\$511.11	\$597.80
73	\$329.10	\$409.68	\$453.61	\$490.28	\$537.31	\$574.24	\$671.60
74	\$365.26	\$454.73	\$503.38	\$544.17	\$596.36	\$637.35	\$745.43
75	\$401.46	\$499.77	\$553.17	\$598.09	\$655.41	\$700.48	\$819.25
76	\$461.83	\$574.95	\$636.03	\$688.05	\$754.03	\$805.89	\$942.54
77	\$522.26	\$650.14	\$718.90	\$778.05	\$852.65	\$911.26	\$1,065.81
78	\$582.67	\$725.36	\$801.78	\$868.05	\$951.28	\$1,016.68	\$1,189.09
79	\$643.06	\$800.54	\$884.65	\$958.05	\$1,049.90	\$1,122.05	\$1,312.38
80	\$703.45	\$875.73	\$967.52	\$1,048.01	\$1,148.51	\$1,227.47	\$1,435.63
81	\$787.88	\$980.84	\$1,083.63	\$1,173.76	\$1,286.32	\$1,374.77	\$1,607.90
82	\$872.29	\$1,085.92	\$1,199.74	\$1,299.54	\$1,424.14	\$1,522.08	\$1,780.18
83	\$956.71	\$1,191.00	\$1,315.85	\$1,425.29	\$1,561.98	\$1,669.35	\$1,952.47
84	\$1,041.12	\$1,296.10	\$1,431.93	\$1,551.06	\$1,699.81	\$1,816.65	\$2,124.74
85	\$1,125.55	\$1,401.18	\$1,548.05	\$1,676.84	\$1,837.62	\$1,963.96	\$2,297.02
86	\$1,283.10	\$1,597.36	\$1,764.76	\$1,911.56	\$2,094.86	\$2,238.88	\$2,618.58
87	\$1,440.70	\$1,793.51	\$1,981.49	\$2,146.33	\$2,352.13	\$2,513.86	\$2,940.18
88	\$1,598.26	\$1,989.67	\$2,198.20	\$2,381.09	\$2,609.43	\$2,788.80	\$3,261.76
89	\$1,755.84	\$2,185.83	\$2,414.96	\$2,615.84	\$2,866.68	\$3,063.75	\$3,583.34
90	\$1,913.42	\$2,382.00	\$2,631.67	\$2,850.59	\$3,123.94	\$3,338.70	\$3,904.92
91	\$2,070.98	\$2,578.17	\$2,848.39	\$3,085.36	\$3,381.21	\$3,613.66	\$4,226.50
92	\$2,228.56	\$2,774.34	\$3,065.12	\$3,320.09	\$3,638.48	\$3,888.60	\$4,548.09
93	\$2,386.13	\$2,970.50	\$3,281.85	\$3,554.86	\$3,895.74	\$4,163.57	\$4,869.66
94	\$2,543.70	\$3,166.68	\$3,498.59	\$3,789.62	\$4,153.00	\$4,438.50	\$5,191.24
95	\$2,701.28	\$3,362.83	\$3,715.32	\$4,024.34	\$4,410.25	\$4,713.48	\$5,512.84
96	\$2,903.90	\$3,615.03	\$3,993.96	\$4,326.18	\$4,741.01	\$5,066.98	\$5,926.29
97	\$3,106.48	\$3,867.25	\$4,272.63	\$4,628.01	\$5,071.82	\$5,420.49	\$6,339.76
98	\$3,309.08	\$4,119.46	\$4,551.26	\$4,929.83	\$5,402.59	\$5,774.01	\$6,753.21
99	\$3,511.68	\$4,371.67	\$4,829.91	\$5,231.67	\$5,733.34	\$6,127.52	\$7,166.68

## Policy Form Series: LTC-VAL

## Value

\$10 Annual Rates with 33 % increase

100 Day Elimination Period

50% Home Care

5% Simple Inflation Rider

Age	2 Year	3 year	4 year	5 year	6 year	7 years	Lifetime
30	\$57.51	\$71.66	\$79.34	\$85.75	\$93.97	\$100.40	\$117.46
31	\$58.25	\$72.53	\$80.30	\$86.79	\$95.10	\$101.65	\$118.87
32	\$58.97	\$73.39	\$81.30	\$87.83	\$96.28	\$102.89	\$120.31
33	\$59.68	\$74.29	\$82.25	\$88.91	\$97.44	\$104.13	\$121.79
34	\$60.39	\$75.16	\$83.26	\$89.97	\$98.58	\$105.37	\$123.23
35	\$61.09	\$76.07	\$84.22	\$91.03	\$99.76	\$106.60	\$124.69
36	\$61.82	\$76.95	\$85.22	\$92.09	\$100.90	\$107.85	\$126.15
37	\$62.53	\$77.83	\$86.21	\$93.16	\$102.08	\$109.09	\$127.60
38	\$63.24	\$78.72	\$87.15	\$94.20	\$103.23	\$110.34	\$129.02
39	\$63.92	\$79.59	\$88.17	\$95.27	\$104.41	\$111.56	\$130.50
40	\$64.66	\$80.46	\$89.12	\$96.34	\$105.55	\$112.83	\$131.94
41	\$66.35	\$82.61	\$91.52	\$98.87	\$108.37	\$115.82	\$135.46
42	\$68.12	\$84.80	\$93.90	\$101.45	\$111.19	\$118.82	\$138.97
43	\$69.83	\$86.94	\$96.25	\$104.04	\$114.02	\$121.85	\$142.51
44	\$71.54	\$89.07	\$98.63	\$106.60	\$116.82	\$124.87	\$146.04
45	\$73.29	\$91.21	\$101.01	\$109.20	\$119.64	\$127.88	\$149.53
46	\$75.60	\$94.14	\$104.23	\$112.63	\$123.44	\$131.91	\$154.29
47	\$77.93	\$97.02	\$107.42	\$116.11	\$127.23	\$135.98	\$159.04
48	\$80.26	\$99.91	\$110.68	\$119.58	\$131.00	\$140.03	\$163.78
49	\$82.58	\$102.82	\$113.88	\$123.03	\$134.84	\$144.11	\$168.54
50	\$84.90	\$105.70	\$117.12	\$126.50	\$138.61	\$148.14	\$173.26
51	\$88.94	\$110.75	\$122.63	\$132.53	\$145.24	\$155.19	\$181.55
52	\$92.98	\$115.78	\$128.14	\$138.54	\$151.84	\$162.30	\$189.81
53	\$97.04	\$120.82	\$133.67	\$144.60	\$158.46	\$169.34	\$198.06
54	\$101.14	\$125.86	\$139.21	\$150.63	\$165.04	\$176.43	\$206.32
55	\$105.16	\$130.92	\$144.73	\$156.67	\$171.65	\$183.48	\$214.59
56	\$112.04	\$139.48	\$154.18	\$166.93	\$182.94	\$195.54	\$228.68
57	\$118.95	\$148.11	\$163.64	\$177.23	\$194.22	\$207.56	\$242.75
58	\$125.84	\$156.70	\$173.06	\$187.51	\$205.49	\$219.61	\$256.85
59	\$132.74	\$165.26	\$182.53	\$197.78	\$216.78	\$231.65	\$270.92
60	\$139.67	\$173.84	\$191.96	\$208.05	\$228.01	\$243.69	\$285.02
61	\$152.92	\$190.33	\$210.33	\$227.79	\$249.66	\$266.82	\$312.08
62	\$166.17	\$206.88	\$228.69	\$247.56	\$271.32	\$289.97	\$339.13
63	\$179.46	\$223.37	\$247.03	\$267.29	\$292.96	\$313.10	\$366.17
64	\$192.66	\$239.88	\$265.37	\$287.07	\$314.57	\$336.22	\$393.23
65	\$205.95	\$256.40	\$283.72	\$306.81	\$336.24	\$359.37	\$420.28
66	\$230.00	\$286.31	\$316.66	\$342.62	\$375.49	\$401.31	\$469.37
67	\$254.04	\$316.26	\$349.61	\$378.44	\$414.73	\$443.24	\$518.43
68	\$278.09	\$346.21	\$382.56	\$414.31	\$454.01	\$485.21	\$567.52
69	\$302.12	\$376.11	\$415.52	\$450.10	\$493.26	\$527.18	\$616.59
70	\$326.17	\$406.04	\$448.48	\$485.93	\$532.51	\$569.13	\$665.63
71	\$371.66	\$462.71	\$511.01	\$553.73	\$606.84	\$648.52	\$758.52
72	\$417.20	\$519.35	\$573.57	\$621.54	\$681.13	\$727.94	\$851.40
73	\$462.70	\$576.01	\$636.14	\$689.33	\$755.43	\$807.39	\$944.29
74	\$508.21	\$632.67	\$698.72	\$757.13	\$829.75	\$886.79	\$1,037.18
75	\$553.73	\$689.35	\$761.29	\$824.96	\$904.01	\$966.19	\$1,130.02
76	\$623.65	\$776.37	\$857.14	\$929.10	\$1,018.19	\$1,088.22	\$1,272.74
77	\$693.56	\$863.38	\$953.03	\$1,033.26	\$1,132.35	\$1,210.19	\$1,415.44
78	\$763.48	\$950.48	\$1,048.92	\$1,137.44	\$1,246.49	\$1,332.20	\$1,558.14
79	\$833.40	\$1,037.48	\$1,144.80	\$1,241.63	\$1,360.65	\$1,454.18	\$1,700.85
80	\$903.32	\$1,124.55	\$1,240.69	\$1,345.76	\$1,474.83	\$1,576.21	\$1,843.54
81	\$1,011.73	\$1,259.49	\$1,389.57	\$1,507.26	\$1,651.78	\$1,765.36	\$2,064.74
82	\$1,120.12	\$1,394.43	\$1,538.46	\$1,668.76	\$1,828.75	\$1,954.50	\$2,285.95
83	\$1,228.54	\$1,529.35	\$1,687.33	\$1,830.22	\$2,005.73	\$2,143.65	\$2,507.17
84	\$1,336.91	\$1,664.32	\$1,836.21	\$1,991.73	\$2,182.73	\$2,332.78	\$2,728.40
85	\$1,445.32	\$1,799.28	\$1,985.09	\$2,153.23	\$2,359.68	\$2,521.93	\$2,949.62
86	\$1,647.65	\$2,051.18	\$2,263.00	\$2,454.68	\$2,690.02	\$2,874.98	\$3,362.56
87	\$1,850.01	\$2,303.05	\$2,540.91	\$2,756.14	\$3,020.40	\$3,228.07	\$3,775.51
88	\$2,052.34	\$2,554.95	\$2,818.82	\$3,057.57	\$3,350.79	\$3,581.13	\$4,188.45
89	\$2,254.68	\$2,806.85	\$3,096.76	\$3,359.03	\$3,681.12	\$3,934.21	\$4,601.43
90	\$2,457.03	\$3,058.76	\$3,374.66	\$3,660.49	\$4,011.48	\$4,287.27	\$5,014.33
91	\$2,659.36	\$3,310.65	\$3,652.56	\$3,961.94	\$4,341.84	\$4,640.34	\$5,427.30
92	\$2,861.71	\$3,562.54	\$3,930.47	\$4,263.35	\$4,672.20	\$4,993.42	\$5,840.26
93	\$3,064.08	\$3,814.45	\$4,208.39	\$4,564.82	\$5,002.55	\$5,346.47	\$6,253.21
94	\$3,266.38	\$4,066.36	\$4,486.33	\$4,866.27	\$5,332.92	\$5,699.53	\$6,666.12
95	\$3,468.77	\$4,318.25	\$4,764.21	\$5,167.71	\$5,663.26	\$6,052.60	\$7,079.09
96	\$3,728.94	\$4,642.08	\$5,121.53	\$5,555.29	\$6,088.01	\$6,506.56	\$7,610.02
97	\$3,989.07	\$4,965.99	\$5,478.89	\$5,942.87	\$6,512.76	\$6,960.50	\$8,140.94
98	\$4,249.22	\$5,289.86	\$5,836.17	\$6,330.45	\$6,937.52	\$7,414.46	\$8,671.87
99	\$4,509.41	\$5,613.70	\$6,193.51	\$6,718.04	\$7,362.23	\$7,868.41	\$9,202.79

## Policy Form Series: LTC-VAL

## Value

\$10 Annual Rates with 33 % increase

100 Day Elimination Period

50% Home Care

5% Compound Inflation Rider

Age	2 Year	3 year	4 year	5 year	6 year	7 years	Lifetime
30	\$78.38	\$97.61	\$107.88	\$116.80	\$127.99	\$136.79	\$160.00
31	\$79.36	\$98.80	\$109.19	\$118.24	\$129.57	\$138.47	\$161.96
32	\$80.33	\$99.99	\$110.56	\$119.66	\$131.13	\$140.15	\$163.94
33	\$81.26	\$101.20	\$111.86	\$121.10	\$132.72	\$141.86	\$165.92
34	\$82.28	\$102.44	\$113.20	\$122.56	\$134.31	\$143.56	\$167.89
35	\$83.23	\$103.63	\$114.54	\$124.01	\$135.90	\$145.25	\$169.88
36	\$84.20	\$104.81	\$115.87	\$125.45	\$137.47	\$146.91	\$171.85
37	\$85.18	\$106.01	\$117.22	\$126.91	\$139.04	\$148.62	\$173.82
38	\$86.15	\$107.24	\$118.51	\$128.33	\$140.65	\$150.32	\$175.80
39	\$87.13	\$108.45	\$119.86	\$129.81	\$142.23	\$151.99	\$177.80
40	\$88.08	\$109.66	\$121.19	\$131.24	\$143.80	\$153.72	\$179.75
41	\$90.38	\$112.54	\$124.40	\$134.69	\$147.61	\$157.73	\$184.50
42	\$92.73	\$115.46	\$127.59	\$138.13	\$151.39	\$161.82	\$189.23
43	\$95.04	\$118.34	\$130.75	\$141.60	\$155.20	\$165.86	\$194.01
44	\$97.39	\$121.22	\$133.94	\$145.04	\$159.00	\$169.92	\$198.76
45	\$99.72	\$124.10	\$137.16	\$148.55	\$162.79	\$173.96	\$203.48
46	\$102.49	\$127.59	\$140.97	\$152.67	\$167.32	\$178.83	\$209.17
47	\$105.28	\$131.03	\$144.77	\$156.82	\$171.83	\$183.67	\$214.80
48	\$108.07	\$134.49	\$148.60	\$160.96	\$176.38	\$188.54	\$220.48
49	\$110.83	\$137.96	\$152.40	\$165.10	\$180.93	\$193.36	\$226.17
50	\$113.60	\$141.43	\$156.25	\$169.22	\$185.47	\$198.22	\$231.82
51	\$118.16	\$147.14	\$162.49	\$176.06	\$192.94	\$206.19	\$241.13
52	\$122.74	\$152.82	\$168.75	\$182.85	\$200.41	\$214.18	\$250.53
53	\$127.35	\$158.50	\$175.01	\$189.71	\$207.87	\$222.18	\$259.84
54	\$131.94	\$164.22	\$181.27	\$196.51	\$215.33	\$230.16	\$269.18
55	\$136.48	\$169.90	\$187.53	\$203.32	\$222.81	\$238.15	\$278.52
56	\$143.81	\$179.03	\$197.61	\$214.25	\$234.83	\$250.96	\$293.49
57	\$151.14	\$188.16	\$207.71	\$225.19	\$246.80	\$263.76	\$308.48
58	\$158.48	\$197.32	\$217.77	\$236.12	\$258.77	\$276.55	\$323.46
59	\$165.83	\$206.44	\$227.88	\$247.04	\$270.75	\$289.33	\$338.42
60	\$173.17	\$215.58	\$237.92	\$257.97	\$282.72	\$302.17	\$353.40
61	\$186.67	\$232.38	\$256.60	\$278.12	\$304.79	\$325.71	\$380.96
62	\$200.16	\$249.20	\$275.25	\$298.23	\$326.83	\$349.30	\$408.55
63	\$213.73	\$266.04	\$293.89	\$318.33	\$348.88	\$372.90	\$436.13
64	\$227.22	\$282.85	\$312.49	\$338.51	\$370.95	\$396.47	\$463.69
65	\$240.73	\$299.68	\$331.15	\$358.63	\$393.02	\$420.04	\$491.25
66	\$265.00	\$329.92	\$364.42	\$394.81	\$432.65	\$462.41	\$540.83
67	\$289.32	\$360.12	\$397.72	\$430.97	\$472.30	\$504.76	\$590.40
68	\$313.56	\$390.38	\$431.01	\$467.18	\$511.94	\$547.12	\$639.91
69	\$337.83	\$420.57	\$464.28	\$503.32	\$551.58	\$589.50	\$689.47
70	\$362.14	\$450.81	\$497.59	\$539.49	\$591.21	\$631.85	\$739.04
71	\$407.74	\$507.59	\$560.24	\$607.43	\$665.68	\$711.43	\$832.10
72	\$453.33	\$564.36	\$622.89	\$675.40	\$740.13	\$791.02	\$925.17
73	\$498.94	\$621.12	\$685.60	\$743.31	\$814.62	\$870.62	\$1,018.24
74	\$544.52	\$677.92	\$748.26	\$811.25	\$889.04	\$950.18	\$1,111.30
75	\$590.13	\$734.67	\$810.94	\$879.21	\$963.46	\$1,029.71	\$1,204.34
76	\$659.59	\$821.15	\$906.18	\$982.65	\$1,076.91	\$1,150.95	\$1,346.10
77	\$729.09	\$907.60	\$1,001.42	\$1,086.17	\$1,190.30	\$1,272.12	\$1,487.90
78	\$798.53	\$994.13	\$1,096.71	\$1,189.67	\$1,303.74	\$1,393.36	\$1,629.67
79	\$868.00	\$1,080.56	\$1,191.93	\$1,293.14	\$1,417.14	\$1,514.56	\$1,771.44
80	\$937.48	\$1,167.05	\$1,287.19	\$1,396.60	\$1,530.57	\$1,635.79	\$1,913.21
81	\$1,049.96	\$1,307.12	\$1,441.67	\$1,564.21	\$1,714.19	\$1,832.05	\$2,142.79
82	\$1,162.44	\$1,447.12	\$1,596.12	\$1,731.82	\$1,897.89	\$2,028.38	\$2,372.36
83	\$1,274.95	\$1,587.15	\$1,750.60	\$1,899.40	\$2,081.56	\$2,224.66	\$2,601.94
84	\$1,387.43	\$1,727.23	\$1,905.05	\$2,066.99	\$2,265.26	\$2,420.96	\$2,831.52
85	\$1,499.96	\$1,867.27	\$2,059.51	\$2,234.63	\$2,448.89	\$2,617.26	\$3,061.11
86	\$1,709.94	\$2,128.72	\$2,347.85	\$2,547.43	\$2,791.70	\$2,983.64	\$3,489.65
87	\$1,919.95	\$2,390.11	\$2,636.17	\$2,860.30	\$3,134.57	\$3,350.06	\$3,918.21
88	\$2,129.91	\$2,651.54	\$2,924.51	\$3,173.12	\$3,477.41	\$3,716.49	\$4,346.75
89	\$2,339.91	\$2,912.94	\$3,212.85	\$3,485.99	\$3,820.26	\$4,082.89	\$4,775.33
90	\$2,549.92	\$3,174.39	\$3,501.18	\$3,798.84	\$4,163.11	\$4,449.30	\$5,203.88
91	\$2,759.89	\$3,435.79	\$3,789.50	\$4,111.69	\$4,505.94	\$4,815.71	\$5,632.43
92	\$2,969.85	\$3,697.20	\$4,077.81	\$4,424.52	\$4,848.79	\$5,182.14	\$6,061.00
93	\$3,179.87	\$3,958.61	\$4,366.16	\$4,737.39	\$5,191.64	\$5,548.55	\$6,489.53
94	\$3,389.83	\$4,220.05	\$4,654.51	\$5,050.21	\$5,534.47	\$5,914.96	\$6,918.09
95	\$3,599.85	\$4,481.47	\$4,942.86	\$5,363.04	\$5,877.31	\$6,281.38	\$7,346.64
96	\$3,869.87	\$4,817.56	\$5,313.53	\$5,765.27	\$6,318.10	\$6,752.49	\$7,897.62
97	\$4,139.84	\$5,153.68	\$5,684.29	\$6,167.49	\$6,758.94	\$7,223.57	\$8,448.65
98	\$4,409.83	\$5,489.79	\$6,054.98	\$6,569.73	\$7,199.71	\$7,694.70	\$8,999.66
99	\$4,679.82	\$5,825.89	\$6,425.67	\$6,971.95	\$7,640.49	\$8,165.80	\$9,550.64



**Policy Form Series: LTC-VAL**  
**Value with Indemnity**  
**\$10 Annual Rates with 33 % increase**  
**100 Day Elimination Period**  
**100% Home Care**  
**No Inflation**

Age	2 Year	3 year	4 year	5 year	6 year	7 years	Lifetime
30	\$52.45	\$65.29	\$72.58	\$78.14	\$85.63	\$91.53	\$107.05
31	\$53.12	\$66.11	\$73.48	\$79.09	\$86.68	\$92.66	\$108.36
32	\$53.74	\$66.91	\$74.36	\$80.08	\$87.76	\$93.77	\$109.71
33	\$54.39	\$67.71	\$75.27	\$81.04	\$88.83	\$94.91	\$111.01
34	\$55.04	\$68.53	\$76.19	\$82.02	\$89.88	\$96.04	\$112.33
35	\$55.70	\$69.34	\$77.06	\$82.98	\$90.90	\$97.18	\$113.68
36	\$56.36	\$70.14	\$77.97	\$83.92	\$91.96	\$98.32	\$115.00
37	\$56.99	\$70.94	\$78.89	\$84.89	\$93.03	\$99.45	\$116.29
38	\$57.64	\$71.74	\$79.75	\$85.88	\$94.11	\$100.58	\$117.63
39	\$58.27	\$72.57	\$80.67	\$86.84	\$95.17	\$101.69	\$118.94
40	\$58.96	\$73.35	\$81.56	\$87.80	\$96.22	\$102.84	\$120.27
41	\$60.09	\$74.84	\$83.18	\$89.53	\$98.14	\$104.86	\$122.65
42	\$61.26	\$76.27	\$84.76	\$91.27	\$100.02	\$106.90	\$125.05
43	\$62.44	\$77.72	\$86.39	\$93.00	\$101.96	\$108.96	\$127.43
44	\$63.60	\$79.18	\$87.98	\$94.75	\$103.83	\$110.99	\$129.81
45	\$64.76	\$80.64	\$89.58	\$96.49	\$105.73	\$113.01	\$132.19
46	\$66.48	\$82.75	\$91.92	\$99.04	\$108.54	\$116.01	\$135.66
47	\$68.19	\$84.88	\$94.25	\$101.58	\$111.31	\$118.95	\$139.15
48	\$69.90	\$87.01	\$96.58	\$104.12	\$114.10	\$121.93	\$142.63
49	\$71.60	\$89.14	\$98.91	\$106.65	\$116.90	\$124.93	\$146.11
50	\$73.31	\$91.26	\$101.27	\$109.20	\$119.68	\$127.89	\$149.58
51	\$76.48	\$95.20	\$105.64	\$113.94	\$124.84	\$133.42	\$156.06
52	\$79.64	\$99.16	\$110.04	\$118.65	\$130.04	\$138.93	\$162.50
53	\$82.82	\$103.08	\$114.43	\$123.33	\$135.19	\$144.49	\$168.99
54	\$85.97	\$107.00	\$118.86	\$128.05	\$140.35	\$149.98	\$175.43
55	\$90.08	\$112.17	\$124.58	\$134.22	\$147.07	\$157.21	\$183.85
56	\$96.25	\$119.85	\$133.02	\$143.40	\$157.18	\$167.93	\$196.47
57	\$102.45	\$127.54	\$141.41	\$152.61	\$167.22	\$178.72	\$209.05
58	\$108.61	\$135.23	\$149.83	\$161.80	\$177.32	\$189.49	\$221.64
59	\$114.79	\$142.88	\$158.27	\$171.00	\$187.40	\$200.27	\$234.23
60	\$120.95	\$150.55	\$166.71	\$180.19	\$197.46	\$211.05	\$246.84
61	\$134.59	\$167.55	\$185.65	\$200.51	\$219.75	\$234.87	\$274.68
62	\$148.24	\$184.54	\$204.58	\$220.81	\$242.01	\$258.63	\$302.48
63	\$161.85	\$201.49	\$223.52	\$241.13	\$264.29	\$282.44	\$330.33
64	\$175.51	\$218.51	\$242.49	\$261.44	\$286.54	\$306.22	\$358.19
65	\$193.15	\$240.47	\$267.00	\$287.77	\$315.38	\$337.07	\$394.22
66	\$220.51	\$274.54	\$304.57	\$328.55	\$360.06	\$384.80	\$450.07
67	\$247.91	\$308.60	\$342.09	\$369.31	\$404.73	\$432.58	\$505.91
68	\$275.30	\$342.71	\$379.62	\$410.09	\$449.42	\$480.34	\$561.80
69	\$302.66	\$376.76	\$417.21	\$450.88	\$494.12	\$528.06	\$617.62
70	\$330.02	\$410.84	\$454.75	\$491.65	\$538.80	\$575.82	\$673.49
71	\$383.87	\$477.87	\$528.83	\$571.88	\$626.72	\$669.83	\$783.41
72	\$437.73	\$544.92	\$602.86	\$652.12	\$714.64	\$763.81	\$893.32
73	\$491.58	\$611.97	\$676.94	\$732.38	\$802.59	\$857.78	\$1,003.22
74	\$545.44	\$679.04	\$751.00	\$812.60	\$890.52	\$951.75	\$1,113.15
75	\$605.55	\$753.83	\$833.67	\$902.14	\$988.65	\$1,056.62	\$1,235.84
76	\$696.19	\$866.69	\$957.91	\$1,037.17	\$1,136.64	\$1,214.78	\$1,420.79
77	\$786.86	\$979.53	\$1,082.18	\$1,172.25	\$1,284.64	\$1,372.96	\$1,605.80
78	\$877.50	\$1,092.40	\$1,206.43	\$1,307.28	\$1,432.61	\$1,531.12	\$1,790.76
79	\$968.13	\$1,205.23	\$1,330.69	\$1,442.30	\$1,580.64	\$1,689.29	\$1,975.76
80	\$1,058.76	\$1,318.06	\$1,454.91	\$1,577.37	\$1,728.60	\$1,847.48	\$2,160.77
81	\$1,185.83	\$1,476.23	\$1,629.51	\$1,766.62	\$1,936.06	\$2,069.15	\$2,420.06
82	\$1,312.88	\$1,634.40	\$1,804.10	\$1,955.92	\$2,143.50	\$2,290.82	\$2,679.33
83	\$1,439.95	\$1,792.55	\$1,978.68	\$2,145.21	\$2,350.90	\$2,512.52	\$2,938.65
84	\$1,566.98	\$1,950.74	\$2,153.30	\$2,334.48	\$2,558.32	\$2,734.23	\$3,197.92
85	\$1,694.03	\$2,108.90	\$2,327.87	\$2,523.75	\$2,765.77	\$2,955.95	\$3,457.22
86	\$1,931.21	\$2,404.14	\$2,653.78	\$2,877.11	\$3,152.99	\$3,369.75	\$3,941.26
87	\$2,168.34	\$2,699.41	\$2,979.67	\$3,230.44	\$3,540.18	\$3,783.58	\$4,425.27
88	\$2,405.56	\$2,994.64	\$3,305.57	\$3,583.75	\$3,927.41	\$4,197.39	\$4,909.28
89	\$2,642.69	\$3,289.87	\$3,631.48	\$3,937.10	\$4,314.61	\$4,611.25	\$5,393.24
90	\$2,879.86	\$3,585.13	\$3,957.39	\$4,290.39	\$4,701.81	\$5,025.08	\$5,877.27
91	\$3,117.02	\$3,880.38	\$4,283.31	\$4,643.74	\$5,089.03	\$5,438.90	\$6,361.27
92	\$3,354.20	\$4,175.62	\$4,609.19	\$4,997.05	\$5,476.23	\$5,852.74	\$6,845.30
93	\$3,591.34	\$4,470.85	\$4,935.11	\$5,350.41	\$5,863.44	\$6,266.55	\$7,329.32
94	\$3,828.52	\$4,766.14	\$5,261.02	\$5,703.70	\$6,250.64	\$6,680.38	\$7,813.34
95	\$4,065.69	\$5,061.39	\$5,586.92	\$6,057.07	\$6,637.87	\$7,094.22	\$8,297.34
96	\$4,370.60	\$5,440.97	\$6,005.90	\$6,511.31	\$7,135.72	\$7,626.29	\$8,919.65
97	\$4,675.54	\$5,820.58	\$6,424.94	\$6,965.61	\$7,633.52	\$8,158.35	\$9,541.91
98	\$4,980.45	\$6,200.21	\$6,843.96	\$7,419.89	\$8,131.38	\$8,690.41	\$10,164.24
99	\$5,285.43	\$6,579.79	\$7,262.98	\$7,874.14	\$8,629.22	\$9,222.48	\$10,786.51

**Policy Form Series: LTC-VAL**  
**Value with Indemnity**  
**\$10 Annual Rates with 33 % increase**  
**100 Day Elimination Period**  
**100% Home Care**  
**5% Simple Inflation Rider**

Age	2 Year	3 year	4 year	5 year	6 year	7 years	Lifetime
30	\$85.49	\$106.39	\$117.69	\$127.34	\$139.51	\$149.10	\$174.36
31	\$86.50	\$107.70	\$119.18	\$128.89	\$141.21	\$150.96	\$176.57
32	\$87.59	\$109.02	\$120.63	\$130.46	\$143.01	\$152.80	\$178.74
33	\$88.63	\$110.34	\$122.05	\$132.05	\$144.69	\$154.66	\$180.89
34	\$89.68	\$111.64	\$123.58	\$133.58	\$146.45	\$156.49	\$183.05
35	\$90.74	\$112.95	\$124.99	\$135.20	\$148.14	\$158.33	\$185.19
36	\$91.83	\$114.27	\$126.47	\$136.78	\$149.87	\$160.18	\$187.36
37	\$92.85	\$115.60	\$127.91	\$138.32	\$151.61	\$162.03	\$189.50
38	\$93.89	\$116.87	\$129.36	\$139.91	\$153.33	\$163.88	\$191.65
39	\$94.96	\$118.20	\$130.80	\$141.49	\$155.03	\$165.70	\$193.82
40	\$96.04	\$119.57	\$132.27	\$143.07	\$156.77	\$167.54	\$195.95
41	\$98.58	\$122.74	\$135.77	\$146.87	\$160.95	\$172.03	\$201.19
42	\$101.18	\$125.95	\$139.27	\$150.68	\$165.12	\$176.46	\$206.45
43	\$103.70	\$129.12	\$142.78	\$154.49	\$169.33	\$180.96	\$211.64
44	\$106.25	\$132.29	\$146.29	\$158.32	\$173.51	\$185.43	\$216.84
45	\$108.81	\$135.47	\$149.76	\$162.12	\$177.67	\$189.92	\$222.10
46	\$112.30	\$139.81	\$154.62	\$167.32	\$183.37	\$195.98	\$229.19
47	\$115.77	\$144.13	\$159.42	\$172.45	\$189.02	\$202.01	\$236.27
48	\$119.26	\$148.46	\$164.17	\$177.67	\$194.69	\$208.05	\$243.37
49	\$122.73	\$152.77	\$169.00	\$182.82	\$200.36	\$214.18	\$250.45
50	\$126.22	\$157.12	\$173.80	\$188.04	\$206.04	\$220.19	\$257.57
51	\$132.25	\$164.61	\$182.06	\$197.00	\$215.87	\$230.74	\$269.87
52	\$138.27	\$172.16	\$190.30	\$206.01	\$225.76	\$241.26	\$282.18
53	\$144.34	\$179.65	\$198.60	\$214.99	\$235.60	\$251.82	\$294.53
54	\$150.37	\$187.19	\$206.86	\$223.97	\$245.49	\$262.32	\$306.85
55	\$158.06	\$196.77	\$217.43	\$235.47	\$258.06	\$275.82	\$322.58
56	\$168.41	\$209.65	\$231.64	\$250.90	\$274.98	\$293.83	\$343.71
57	\$178.78	\$222.58	\$245.79	\$266.35	\$291.86	\$311.92	\$364.82
58	\$189.11	\$235.44	\$259.96	\$281.78	\$308.76	\$330.00	\$385.97
59	\$199.47	\$248.32	\$274.16	\$297.17	\$325.68	\$348.03	\$407.07
60	\$209.84	\$261.18	\$288.38	\$312.62	\$342.59	\$366.16	\$428.24
61	\$229.55	\$285.73	\$315.59	\$341.98	\$374.78	\$400.55	\$468.47
62	\$249.27	\$310.31	\$342.82	\$371.32	\$406.95	\$434.96	\$508.66
63	\$268.94	\$334.84	\$370.02	\$400.71	\$439.13	\$469.29	\$548.89
64	\$288.66	\$359.40	\$397.23	\$430.07	\$471.30	\$503.71	\$589.13
65	\$314.93	\$392.06	\$433.48	\$469.24	\$514.18	\$549.54	\$642.75
66	\$351.41	\$437.51	\$483.42	\$523.56	\$573.80	\$613.22	\$717.20
67	\$387.92	\$482.92	\$533.38	\$577.91	\$633.33	\$676.87	\$791.65
68	\$424.42	\$528.33	\$583.28	\$632.26	\$692.89	\$740.52	\$866.14
69	\$460.89	\$573.73	\$633.26	\$686.65	\$752.47	\$804.18	\$940.58
70	\$497.35	\$619.17	\$683.19	\$741.00	\$812.05	\$867.84	\$1,015.09
71	\$566.42	\$705.11	\$778.04	\$843.81	\$924.75	\$988.33	\$1,155.95
72	\$635.41	\$791.01	\$872.87	\$946.62	\$1,037.46	\$1,108.79	\$1,296.82
73	\$704.46	\$876.99	\$967.70	\$1,049.51	\$1,150.16	\$1,229.22	\$1,437.66
74	\$773.52	\$962.96	\$1,062.53	\$1,152.37	\$1,262.83	\$1,349.69	\$1,578.57
75	\$851.29	\$1,059.79	\$1,169.45	\$1,268.29	\$1,389.88	\$1,485.45	\$1,737.34
76	\$958.13	\$1,192.76	\$1,315.87	\$1,427.41	\$1,564.32	\$1,671.86	\$1,955.40
77	\$1,064.97	\$1,325.78	\$1,462.28	\$1,586.61	\$1,738.73	\$1,858.25	\$2,173.40
78	\$1,171.80	\$1,458.79	\$1,608.74	\$1,745.74	\$1,913.11	\$2,044.67	\$2,391.41
79	\$1,278.62	\$1,591.77	\$1,755.19	\$1,904.88	\$2,087.56	\$2,231.06	\$2,609.43
80	\$1,385.46	\$1,724.74	\$1,901.61	\$2,064.07	\$2,261.97	\$2,417.50	\$2,827.48
81	\$1,551.73	\$1,931.70	\$2,129.77	\$2,311.72	\$2,533.43	\$2,707.56	\$3,166.79
82	\$1,717.95	\$2,138.69	\$2,358.00	\$2,559.44	\$2,804.87	\$2,997.68	\$3,506.06
83	\$1,884.23	\$2,345.63	\$2,586.18	\$2,807.11	\$3,076.28	\$3,287.77	\$3,845.35
84	\$2,050.48	\$2,552.65	\$2,814.37	\$3,054.79	\$3,347.70	\$3,577.89	\$4,184.64
85	\$2,216.71	\$2,759.62	\$3,042.57	\$3,302.47	\$3,619.20	\$3,867.99	\$4,523.95
86	\$2,527.09	\$3,145.95	\$3,468.53	\$3,764.85	\$4,125.82	\$4,409.50	\$5,157.31
87	\$2,837.41	\$3,532.29	\$3,894.46	\$4,227.15	\$4,632.49	\$4,951.00	\$5,790.65
88	\$3,147.76	\$3,918.67	\$4,320.41	\$4,689.52	\$5,139.20	\$5,492.53	\$6,423.99
89	\$3,458.09	\$4,304.96	\$4,746.40	\$5,151.87	\$5,645.90	\$6,034.02	\$7,057.35
90	\$3,768.45	\$4,691.32	\$5,172.34	\$5,614.20	\$6,152.57	\$6,575.55	\$7,690.67
91	\$4,078.75	\$5,077.68	\$5,598.29	\$6,076.55	\$6,659.25	\$7,117.06	\$8,324.01
92	\$4,389.14	\$5,464.01	\$6,024.28	\$6,538.89	\$7,165.92	\$7,658.58	\$8,957.42
93	\$4,699.49	\$5,850.36	\$6,450.26	\$7,001.27	\$7,672.58	\$8,200.08	\$9,590.77
94	\$5,009.82	\$6,236.72	\$6,876.21	\$7,463.56	\$8,179.28	\$8,741.63	\$10,224.11
95	\$5,320.17	\$6,623.05	\$7,302.15	\$7,925.93	\$8,685.96	\$9,283.13	\$10,857.47
96	\$5,719.17	\$7,119.77	\$7,849.83	\$8,520.38	\$9,337.44	\$9,979.36	\$11,671.79
97	\$6,118.19	\$7,616.51	\$8,397.48	\$9,114.86	\$9,988.86	\$10,675.58	\$12,486.08
98	\$6,517.16	\$8,113.25	\$8,945.14	\$9,709.27	\$10,640.31	\$11,371.83	\$13,300.39
99	\$6,916.19	\$8,609.98	\$9,492.81	\$10,303.73	\$11,291.74	\$12,068.06	\$14,114.71

**Policy Form Series: LTC-VAL**  
**Value with Indemnity**  
**\$10 Annual Rates with 33 % increase**  
**100 Day Elimination Period**  
**100% Home Care**  
**5% Compound Inflation Rider**

Age	2 Year	3 year	4 year	5 year	6 year	7 years	Lifetime
30	\$116.29	\$144.79	\$159.84	\$173.24	\$189.87	\$202.92	\$237.29
31	\$117.74	\$146.58	\$161.86	\$175.38	\$192.20	\$205.43	\$240.27
32	\$119.16	\$148.35	\$163.80	\$177.53	\$194.58	\$207.91	\$243.19
33	\$120.59	\$150.12	\$165.82	\$179.67	\$196.94	\$210.42	\$246.13
34	\$122.02	\$151.93	\$167.78	\$181.81	\$199.23	\$212.92	\$249.04
35	\$123.50	\$153.71	\$169.76	\$183.96	\$201.56	\$215.43	\$252.02
36	\$124.91	\$155.48	\$171.75	\$186.09	\$203.92	\$217.95	\$254.94
37	\$126.35	\$157.29	\$173.72	\$188.22	\$206.29	\$220.46	\$257.86
38	\$127.78	\$159.04	\$175.69	\$190.37	\$208.63	\$222.98	\$260.82
39	\$129.23	\$160.85	\$177.65	\$192.53	\$210.99	\$225.46	\$263.71
40	\$130.69	\$162.68	\$179.65	\$194.65	\$213.31	\$228.00	\$266.62
41	\$134.12	\$166.97	\$184.35	\$199.79	\$218.97	\$234.03	\$273.70
42	\$137.56	\$171.28	\$189.06	\$204.96	\$224.60	\$240.01	\$280.78
43	\$141.02	\$175.57	\$193.76	\$210.07	\$230.24	\$246.06	\$287.79
44	\$144.50	\$179.85	\$198.49	\$215.22	\$235.88	\$252.09	\$294.81
45	\$147.90	\$184.11	\$203.18	\$220.37	\$241.51	\$258.10	\$301.87
46	\$152.10	\$189.35	\$208.90	\$226.61	\$248.31	\$265.35	\$310.37
47	\$156.25	\$194.52	\$214.58	\$232.78	\$255.08	\$272.64	\$318.87
48	\$160.41	\$199.70	\$220.27	\$238.99	\$261.89	\$279.90	\$327.35
49	\$164.57	\$204.88	\$225.98	\$245.21	\$268.71	\$287.18	\$335.86
50	\$168.74	\$210.03	\$231.66	\$251.38	\$275.44	\$294.39	\$344.35
51	\$175.52	\$218.48	\$240.98	\$261.48	\$286.57	\$306.27	\$358.21
52	\$182.31	\$226.95	\$250.33	\$271.61	\$297.67	\$318.08	\$372.04
53	\$189.10	\$235.42	\$259.64	\$281.71	\$308.73	\$329.95	\$385.92
54	\$195.89	\$243.88	\$268.99	\$291.81	\$319.84	\$341.84	\$399.78
55	\$204.86	\$255.07	\$281.34	\$305.18	\$334.48	\$357.45	\$418.08
56	\$215.91	\$268.79	\$296.49	\$321.66	\$352.50	\$376.70	\$440.60
57	\$226.95	\$282.55	\$311.58	\$338.13	\$370.54	\$396.02	\$463.17
58	\$238.00	\$296.27	\$326.72	\$354.57	\$388.58	\$415.30	\$485.69
59	\$249.05	\$310.03	\$341.86	\$371.01	\$406.61	\$434.54	\$508.21
60	\$260.07	\$323.76	\$356.99	\$387.48	\$424.67	\$453.83	\$530.84
61	\$280.15	\$348.78	\$384.70	\$417.42	\$457.43	\$488.87	\$571.77
62	\$300.27	\$373.77	\$412.36	\$447.29	\$490.21	\$523.90	\$612.73
63	\$320.30	\$398.78	\$440.05	\$477.25	\$523.01	\$558.93	\$653.73
64	\$340.43	\$423.80	\$467.73	\$507.16	\$555.78	\$593.98	\$694.72
65	\$368.16	\$458.31	\$505.96	\$548.51	\$601.07	\$642.42	\$751.39
66	\$404.97	\$504.16	\$556.45	\$603.32	\$661.19	\$706.66	\$826.47
67	\$441.81	\$549.99	\$606.91	\$658.19	\$721.30	\$770.88	\$901.61
68	\$478.60	\$595.85	\$657.36	\$713.03	\$781.41	\$835.14	\$976.78
69	\$515.44	\$641.64	\$707.84	\$767.87	\$841.52	\$899.38	\$1,051.87
70	\$552.24	\$687.51	\$758.34	\$822.72	\$901.64	\$963.61	\$1,127.03
71	\$621.44	\$773.61	\$853.36	\$925.80	\$1,014.57	\$1,084.36	\$1,268.24
72	\$690.64	\$859.73	\$948.37	\$1,028.90	\$1,127.57	\$1,205.08	\$1,409.46
73	\$759.84	\$945.91	\$1,043.43	\$1,132.00	\$1,240.53	\$1,325.82	\$1,550.70
74	\$829.03	\$1,032.08	\$1,138.41	\$1,235.07	\$1,353.54	\$1,446.56	\$1,691.89
75	\$907.58	\$1,129.85	\$1,246.34	\$1,352.12	\$1,481.75	\$1,583.64	\$1,852.20
76	\$1,013.65	\$1,261.85	\$1,391.68	\$1,510.14	\$1,654.95	\$1,768.71	\$2,068.68
77	\$1,119.73	\$1,393.94	\$1,537.05	\$1,668.15	\$1,828.13	\$1,953.78	\$2,285.14
78	\$1,225.78	\$1,525.97	\$1,682.42	\$1,826.19	\$2,001.28	\$2,138.88	\$2,501.58
79	\$1,331.86	\$1,658.04	\$1,827.76	\$1,984.19	\$2,174.48	\$2,323.95	\$2,718.05
80	\$1,437.94	\$1,790.07	\$1,973.12	\$2,142.25	\$2,347.61	\$2,509.04	\$2,934.52
81	\$1,610.49	\$2,004.88	\$2,209.89	\$2,399.27	\$2,629.35	\$2,810.07	\$3,286.68
82	\$1,783.01	\$2,219.67	\$2,446.68	\$2,656.36	\$2,911.07	\$3,111.17	\$3,638.81
83	\$1,955.57	\$2,434.48	\$2,683.49	\$2,913.40	\$3,192.76	\$3,412.28	\$3,990.98
84	\$2,128.11	\$2,649.32	\$2,920.27	\$3,170.46	\$3,474.43	\$3,713.35	\$4,343.07
85	\$2,300.65	\$2,864.10	\$3,157.02	\$3,427.52	\$3,756.20	\$4,014.45	\$4,695.23
86	\$2,622.78	\$3,265.06	\$3,599.02	\$3,907.38	\$4,282.07	\$4,576.44	\$5,352.58
87	\$2,944.85	\$3,666.05	\$4,041.00	\$4,387.26	\$4,807.92	\$5,138.48	\$6,009.91
88	\$3,266.93	\$4,067.01	\$4,482.97	\$4,867.07	\$5,333.81	\$5,700.49	\$6,667.26
89	\$3,589.04	\$4,467.99	\$4,924.96	\$5,346.94	\$5,859.69	\$6,262.50	\$7,324.57
90	\$3,911.12	\$4,868.97	\$5,366.92	\$5,826.78	\$6,385.56	\$6,824.53	\$7,981.89
91	\$4,233.22	\$5,269.96	\$5,808.92	\$6,306.64	\$6,911.41	\$7,386.57	\$8,639.21
92	\$4,555.35	\$5,670.93	\$6,250.91	\$6,786.50	\$7,437.27	\$7,948.57	\$9,296.58
93	\$4,877.43	\$6,071.87	\$6,692.88	\$7,266.36	\$7,963.13	\$8,510.60	\$9,953.92
94	\$5,199.50	\$6,472.87	\$7,134.90	\$7,746.21	\$8,488.98	\$9,072.64	\$10,611.27
95	\$5,521.60	\$6,873.84	\$7,576.85	\$8,226.06	\$9,014.87	\$9,634.66	\$11,268.60
96	\$5,935.71	\$7,389.40	\$8,145.15	\$8,843.01	\$9,691.03	\$10,357.25	\$12,113.73
97	\$6,349.85	\$7,904.92	\$8,713.39	\$9,459.99	\$10,367.06	\$11,079.86	\$12,958.88
98	\$6,763.95	\$8,420.48	\$9,281.62	\$10,076.96	\$11,043.21	\$11,802.43	\$13,804.00
99	\$7,178.12	\$8,935.98	\$9,849.92	\$10,693.88	\$11,719.36	\$12,525.02	\$14,649.16

**Policy Form Series: LTC-VAL**  
**Value with Indemnity**  
**\$10 Annual Rates with 33 % increase**  
**100 Day Elimination Period**  
**75% Home Care**  
**No Inflation**

Age	2 Year	3 year	4 year	5 year	6 year	7 years	Lifetime
30	\$47.48	\$59.13	\$65.74	\$70.72	\$77.51	\$82.86	\$96.90
31	\$48.08	\$59.82	\$66.55	\$71.60	\$78.48	\$83.89	\$98.09
32	\$48.65	\$60.56	\$67.35	\$72.49	\$79.45	\$84.88	\$99.30
33	\$49.24	\$61.33	\$68.19	\$73.38	\$80.40	\$85.92	\$100.51
34	\$49.82	\$62.05	\$69.00	\$74.26	\$81.35	\$86.96	\$101.70
35	\$50.42	\$62.78	\$69.81	\$75.13	\$82.33	\$87.99	\$102.90
36	\$51.01	\$63.51	\$70.61	\$75.97	\$83.27	\$88.99	\$104.09
37	\$51.61	\$64.22	\$71.43	\$76.86	\$84.21	\$90.03	\$105.31
38	\$52.19	\$64.95	\$72.23	\$77.73	\$85.21	\$91.05	\$106.48
39	\$52.78	\$65.70	\$73.03	\$78.64	\$86.15	\$92.09	\$107.68
40	\$53.36	\$66.41	\$73.85	\$79.48	\$87.12	\$93.09	\$108.89
41	\$54.42	\$67.75	\$75.36	\$81.08	\$88.85	\$94.94	\$111.01
42	\$55.45	\$69.05	\$76.85	\$82.61	\$90.55	\$96.77	\$113.21
43	\$56.53	\$70.37	\$78.29	\$84.20	\$92.27	\$98.64	\$115.35
44	\$57.58	\$71.68	\$79.80	\$85.77	\$94.03	\$100.47	\$117.51
45	\$58.64	\$72.98	\$81.26	\$87.34	\$95.70	\$102.31	\$119.66
46	\$60.20	\$74.89	\$83.39	\$89.65	\$98.24	\$104.99	\$122.81
47	\$61.71	\$76.85	\$85.49	\$91.97	\$100.74	\$107.68	\$125.93
48	\$63.27	\$78.73	\$87.58	\$94.24	\$103.28	\$110.38	\$129.09
49	\$64.78	\$80.64	\$89.74	\$96.53	\$105.77	\$113.07	\$132.23
50	\$66.33	\$82.58	\$91.84	\$98.82	\$108.29	\$115.76	\$135.36
51	\$69.20	\$86.14	\$95.77	\$103.10	\$112.98	\$120.75	\$141.22
52	\$72.04	\$89.71	\$99.75	\$107.36	\$117.64	\$125.72	\$147.04
53	\$74.89	\$93.26	\$103.69	\$111.64	\$122.31	\$130.71	\$152.88
54	\$77.80	\$96.81	\$107.63	\$115.87	\$127.01	\$135.68	\$158.72
55	\$81.48	\$101.46	\$112.76	\$121.45	\$133.06	\$142.23	\$166.35
56	\$87.06	\$108.40	\$120.42	\$129.69	\$142.15	\$151.90	\$177.66
57	\$92.60	\$115.28	\$128.02	\$137.98	\$151.22	\$161.61	\$189.02
58	\$98.16	\$122.22	\$135.67	\$146.28	\$160.29	\$171.33	\$200.37
59	\$103.73	\$129.14	\$143.27	\$154.56	\$169.39	\$181.03	\$211.71
60	\$109.28	\$136.07	\$150.90	\$162.82	\$178.44	\$190.70	\$223.06
61	\$121.75	\$151.55	\$168.14	\$181.37	\$198.76	\$212.41	\$248.44
62	\$134.19	\$167.00	\$185.41	\$199.87	\$219.05	\$234.10	\$273.82
63	\$146.59	\$182.50	\$202.64	\$218.39	\$239.37	\$255.79	\$299.16
64	\$159.02	\$197.99	\$219.90	\$236.91	\$259.63	\$277.49	\$324.55
65	\$175.09	\$217.99	\$242.18	\$260.87	\$285.87	\$305.54	\$357.37
66	\$200.02	\$249.00	\$276.34	\$298.00	\$326.57	\$349.02	\$408.22
67	\$224.93	\$280.02	\$310.49	\$335.12	\$367.24	\$392.47	\$459.08
68	\$249.85	\$311.04	\$344.69	\$372.26	\$407.90	\$435.98	\$509.87
69	\$274.78	\$342.07	\$378.81	\$409.32	\$448.61	\$479.44	\$560.75
70	\$299.66	\$373.07	\$413.00	\$446.44	\$489.29	\$522.92	\$611.59
71	\$348.70	\$434.10	\$480.42	\$519.46	\$569.30	\$608.41	\$711.61
72	\$397.70	\$495.09	\$547.89	\$592.50	\$649.31	\$693.97	\$811.62
73	\$446.72	\$556.10	\$615.29	\$665.52	\$729.32	\$779.49	\$911.67
74	\$495.70	\$617.11	\$682.71	\$738.52	\$809.36	\$864.98	\$1,011.68
75	\$550.41	\$685.22	\$757.98	\$819.99	\$898.63	\$960.42	\$1,123.29
76	\$632.99	\$787.99	\$871.22	\$943.01	\$1,033.43	\$1,104.49	\$1,291.79
77	\$715.53	\$890.77	\$984.45	\$1,066.00	\$1,168.22	\$1,248.55	\$1,460.31
78	\$798.11	\$993.56	\$1,097.74	\$1,189.00	\$1,303.04	\$1,392.62	\$1,628.79
79	\$880.67	\$1,096.34	\$1,210.97	\$1,312.03	\$1,437.83	\$1,536.69	\$1,797.28
80	\$963.25	\$1,199.14	\$1,324.21	\$1,435.04	\$1,572.65	\$1,680.77	\$1,965.83
81	\$1,078.83	\$1,343.03	\$1,483.10	\$1,607.24	\$1,761.37	\$1,882.48	\$2,201.70
82	\$1,194.44	\$1,486.94	\$1,641.99	\$1,779.43	\$1,950.07	\$2,084.15	\$2,437.61
83	\$1,310.03	\$1,630.86	\$1,800.91	\$1,951.67	\$2,138.80	\$2,285.84	\$2,673.50
84	\$1,425.63	\$1,774.72	\$1,959.81	\$2,123.86	\$2,327.51	\$2,487.54	\$2,909.38
85	\$1,541.17	\$1,918.62	\$2,118.70	\$2,296.09	\$2,516.23	\$2,689.23	\$3,145.29
86	\$1,756.96	\$2,187.21	\$2,415.33	\$2,617.50	\$2,868.50	\$3,065.73	\$3,585.64
87	\$1,972.72	\$2,455.86	\$2,711.96	\$2,938.96	\$3,220.78	\$3,442.21	\$4,025.99
88	\$2,188.50	\$2,724.43	\$3,008.59	\$3,260.42	\$3,573.05	\$3,818.72	\$4,466.31
89	\$2,404.27	\$2,993.08	\$3,305.21	\$3,581.83	\$3,925.35	\$4,195.18	\$4,906.66
90	\$2,620.02	\$3,261.67	\$3,601.79	\$3,903.31	\$4,277.63	\$4,571.69	\$5,347.01
91	\$2,835.80	\$3,530.27	\$3,898.42	\$4,224.75	\$4,629.85	\$4,948.15	\$5,787.34
92	\$3,051.56	\$3,798.89	\$4,195.06	\$4,546.21	\$4,982.16	\$5,324.66	\$6,227.67
93	\$3,267.33	\$4,067.50	\$4,491.70	\$4,867.66	\$5,334.42	\$5,701.13	\$6,668.03
94	\$3,483.10	\$4,336.11	\$4,788.30	\$5,189.13	\$5,686.70	\$6,077.65	\$7,108.35
95	\$3,698.85	\$4,604.70	\$5,084.93	\$5,510.57	\$6,038.95	\$6,454.15	\$7,548.70
96	\$3,976.27	\$4,950.08	\$5,466.30	\$5,923.85	\$6,491.89	\$6,938.20	\$8,114.87
97	\$4,253.69	\$5,295.42	\$5,847.64	\$6,337.14	\$6,944.81	\$7,422.26	\$8,680.99
98	\$4,531.11	\$5,640.79	\$6,229.02	\$6,750.42	\$7,397.71	\$7,906.30	\$9,247.17
99	\$4,808.54	\$5,986.12	\$6,610.40	\$7,163.72	\$7,850.66	\$8,390.35	\$9,813.31

**Policy Form Series: LTC-VAL**  
**Value with Indemnity**  
**\$10 Annual Rates with 33 % increase**  
**100 Day Elimination Period**  
**75% Home Care**  
**5% Simple Inflation Rider**

Age	2 Year	3 year	4 year	5 year	6 year	7 years	Lifetime
30	\$75.97	\$94.57	\$104.70	\$113.20	\$124.05	\$132.61	\$155.06
31	\$76.93	\$95.73	\$105.99	\$114.57	\$125.59	\$134.22	\$156.98
32	\$77.84	\$96.93	\$107.28	\$115.95	\$127.11	\$135.80	\$158.91
33	\$78.78	\$98.10	\$108.62	\$117.42	\$128.61	\$137.50	\$160.82
34	\$79.74	\$99.26	\$109.88	\$118.79	\$130.16	\$139.12	\$162.74
35	\$80.66	\$100.45	\$111.15	\$120.18	\$131.71	\$140.78	\$164.64
36	\$81.61	\$101.61	\$112.45	\$121.60	\$133.26	\$142.40	\$166.58
37	\$82.57	\$102.75	\$113.80	\$122.98	\$134.79	\$144.05	\$168.47
38	\$83.51	\$103.96	\$115.06	\$124.36	\$136.33	\$145.65	\$170.36
39	\$84.44	\$105.13	\$116.33	\$125.79	\$137.83	\$147.34	\$172.29
40	\$85.35	\$106.25	\$117.63	\$127.18	\$139.39	\$148.93	\$174.20
41	\$87.65	\$109.10	\$120.80	\$130.57	\$143.10	\$152.91	\$178.83
42	\$89.91	\$111.91	\$123.95	\$133.95	\$146.80	\$156.86	\$183.48
43	\$92.18	\$114.71	\$127.07	\$137.32	\$150.46	\$160.81	\$188.09
44	\$94.45	\$117.56	\$130.21	\$140.66	\$154.17	\$164.78	\$192.73
45	\$96.71	\$120.39	\$133.34	\$144.08	\$157.85	\$168.75	\$197.32
46	\$99.83	\$124.23	\$137.59	\$148.68	\$162.93	\$174.16	\$203.65
47	\$102.90	\$128.10	\$141.80	\$153.35	\$167.98	\$179.56	\$210.01
48	\$106.01	\$131.97	\$145.99	\$157.92	\$173.05	\$184.97	\$216.36
49	\$109.10	\$135.79	\$150.26	\$162.58	\$178.12	\$190.36	\$222.69
50	\$112.21	\$139.70	\$154.45	\$167.15	\$183.18	\$195.80	\$229.00
51	\$117.55	\$146.36	\$161.81	\$175.11	\$191.93	\$205.07	\$239.88
52	\$122.88	\$153.02	\$169.11	\$183.11	\$200.68	\$214.46	\$250.83
53	\$128.24	\$159.64	\$176.40	\$191.08	\$209.36	\$223.77	\$261.71
54	\$133.60	\$166.30	\$183.74	\$199.04	\$218.12	\$233.10	\$272.65
55	\$140.40	\$174.82	\$193.11	\$209.24	\$229.30	\$245.04	\$286.62
56	\$149.65	\$186.28	\$205.78	\$222.94	\$244.34	\$261.08	\$305.40
57	\$158.84	\$197.71	\$218.44	\$236.67	\$259.38	\$277.18	\$324.19
58	\$168.04	\$209.20	\$231.10	\$250.39	\$274.37	\$293.27	\$342.98
59	\$177.27	\$220.68	\$243.76	\$264.08	\$289.41	\$309.31	\$361.75
60	\$186.47	\$232.15	\$256.41	\$277.75	\$304.45	\$325.35	\$380.54
61	\$204.05	\$254.02	\$280.72	\$304.00	\$333.16	\$356.05	\$416.44
62	\$221.67	\$275.93	\$304.97	\$330.21	\$361.87	\$386.76	\$452.34
63	\$239.24	\$297.82	\$329.26	\$356.42	\$390.62	\$417.44	\$488.23
64	\$256.84	\$319.74	\$353.53	\$382.63	\$419.30	\$448.14	\$524.14
65	\$280.25	\$348.89	\$385.85	\$417.55	\$457.54	\$489.05	\$571.97
66	\$312.82	\$389.48	\$430.54	\$466.10	\$510.77	\$545.90	\$638.48
67	\$345.44	\$430.03	\$475.21	\$514.65	\$563.97	\$602.77	\$705.01
68	\$378.06	\$470.63	\$519.92	\$563.18	\$617.15	\$659.63	\$771.50
69	\$410.63	\$511.17	\$564.61	\$611.72	\$670.41	\$716.45	\$838.02
70	\$443.20	\$551.76	\$609.30	\$660.31	\$723.63	\$773.37	\$904.52
71	\$504.89	\$628.55	\$694.01	\$752.17	\$824.34	\$881.00	\$1,030.41
72	\$566.57	\$705.35	\$778.76	\$844.12	\$925.03	\$988.65	\$1,156.29
73	\$628.27	\$782.15	\$863.47	\$936.03	\$1,025.74	\$1,096.28	\$1,282.20
74	\$689.98	\$858.91	\$948.19	\$1,027.89	\$1,126.48	\$1,203.86	\$1,408.05
75	\$759.47	\$945.48	\$1,043.65	\$1,131.47	\$1,239.94	\$1,325.20	\$1,549.94
76	\$855.04	\$1,064.43	\$1,174.72	\$1,273.85	\$1,396.02	\$1,491.99	\$1,744.98
77	\$950.60	\$1,183.46	\$1,305.71	\$1,416.22	\$1,552.05	\$1,658.76	\$1,940.05
78	\$1,046.18	\$1,302.41	\$1,436.79	\$1,558.63	\$1,708.08	\$1,825.48	\$2,135.10
79	\$1,141.79	\$1,421.39	\$1,567.81	\$1,701.03	\$1,864.15	\$1,992.29	\$2,330.17
80	\$1,237.35	\$1,540.41	\$1,698.85	\$1,843.39	\$2,020.16	\$2,159.12	\$2,525.23
81	\$1,385.85	\$1,725.23	\$1,902.72	\$2,064.64	\$2,262.64	\$2,418.18	\$2,828.25
82	\$1,534.36	\$1,910.07	\$2,106.57	\$2,285.82	\$2,505.01	\$2,677.25	\$3,131.29
83	\$1,682.82	\$2,094.95	\$2,310.44	\$2,507.03	\$2,747.46	\$2,936.34	\$3,434.32
84	\$1,831.31	\$2,279.78	\$2,514.32	\$2,728.27	\$2,989.88	\$3,195.42	\$3,737.32
85	\$1,979.78	\$2,464.61	\$2,718.20	\$2,949.48	\$3,232.31	\$3,454.53	\$4,040.36
86	\$2,256.93	\$2,809.66	\$3,098.76	\$3,362.41	\$3,684.81	\$3,938.13	\$4,606.03
87	\$2,534.10	\$3,154.74	\$3,479.22	\$3,775.32	\$4,137.32	\$4,421.79	\$5,171.66
88	\$2,811.31	\$3,499.75	\$3,859.82	\$4,188.25	\$4,589.85	\$4,905.40	\$5,737.33
89	\$3,088.43	\$3,844.84	\$4,240.38	\$4,601.13	\$5,042.39	\$5,389.05	\$6,302.97
90	\$3,365.63	\$4,189.87	\$4,620.89	\$5,014.10	\$5,494.90	\$5,872.68	\$6,868.63
91	\$3,642.82	\$4,534.88	\$5,001.43	\$5,427.01	\$5,947.41	\$6,356.28	\$7,434.27
92	\$3,919.93	\$4,879.97	\$5,381.98	\$5,839.93	\$6,399.97	\$6,839.91	\$7,999.92
93	\$4,197.13	\$5,224.99	\$5,762.56	\$6,252.82	\$6,852.46	\$7,323.56	\$8,565.55
94	\$4,474.29	\$5,570.06	\$6,143.04	\$6,665.79	\$7,304.99	\$7,807.18	\$9,131.25
95	\$4,751.44	\$5,915.08	\$6,523.63	\$7,078.71	\$7,757.50	\$8,290.82	\$9,696.86
96	\$5,107.79	\$6,358.73	\$7,012.91	\$7,609.62	\$8,339.30	\$8,912.63	\$10,424.14
97	\$5,464.17	\$6,802.36	\$7,502.17	\$8,140.50	\$8,921.13	\$9,534.46	\$11,151.41
98	\$5,820.55	\$7,246.02	\$7,991.45	\$8,671.41	\$9,502.95	\$10,156.28	\$11,878.71
99	\$6,176.88	\$7,689.61	\$8,480.72	\$9,202.31	\$10,084.73	\$10,778.03	\$12,605.92

**Policy Form Series: LTC-VAL**  
**Value with Indemnity**  
**\$10 Annual Rates with 33 % increase**  
**100 Day Elimination Period**  
**75% Home Care**  
**5% Compound Inflation Rider**

Age	2 Year	3 year	4 year	5 year	6 year	7 years	Lifetime
30	\$103.39	\$128.70	\$142.27	\$154.04	\$168.81	\$180.42	\$211.01
31	\$104.67	\$130.32	\$144.02	\$155.93	\$170.92	\$182.64	\$213.61
32	\$105.92	\$131.89	\$145.77	\$157.82	\$172.97	\$184.84	\$216.23
33	\$107.22	\$133.51	\$147.55	\$159.73	\$175.06	\$187.11	\$218.85
34	\$108.50	\$135.06	\$149.32	\$161.66	\$177.14	\$189.30	\$221.43
35	\$109.79	\$136.66	\$151.05	\$163.56	\$179.26	\$191.57	\$224.06
36	\$111.06	\$138.26	\$152.80	\$165.44	\$181.30	\$193.77	\$226.65
37	\$112.34	\$139.87	\$154.59	\$167.32	\$183.42	\$195.99	\$229.25
38	\$113.58	\$141.45	\$156.33	\$169.26	\$185.50	\$198.22	\$231.88
39	\$114.92	\$143.05	\$158.07	\$171.17	\$187.60	\$200.49	\$234.47
40	\$116.14	\$144.61	\$159.84	\$173.05	\$189.68	\$202.69	\$237.10
41	\$119.26	\$148.46	\$164.08	\$177.68	\$194.71	\$208.08	\$243.35
42	\$122.34	\$152.31	\$168.30	\$182.23	\$199.74	\$213.42	\$249.66
43	\$125.41	\$156.10	\$172.52	\$186.82	\$204.77	\$218.83	\$255.94
44	\$128.49	\$159.97	\$176.74	\$191.40	\$209.79	\$224.21	\$262.23
45	\$131.59	\$163.79	\$180.95	\$196.00	\$214.78	\$229.60	\$268.49
46	\$135.24	\$168.34	\$185.97	\$201.50	\$220.84	\$236.00	\$276.01
47	\$138.92	\$172.93	\$191.00	\$206.97	\$226.77	\$242.39	\$283.52
48	\$142.60	\$177.53	\$196.04	\$212.43	\$232.81	\$248.83	\$291.00
49	\$146.25	\$182.09	\$201.09	\$217.90	\$238.79	\$255.21	\$298.51
50	\$149.94	\$186.68	\$206.09	\$223.36	\$244.78	\$261.62	\$305.99
51	\$155.98	\$194.21	\$214.41	\$232.37	\$254.66	\$272.20	\$318.36
52	\$162.03	\$201.70	\$222.74	\$241.40	\$264.59	\$282.74	\$330.71
53	\$168.09	\$209.26	\$230.99	\$250.45	\$274.45	\$293.32	\$343.05
54	\$174.16	\$216.80	\$239.32	\$259.44	\$284.33	\$303.82	\$355.39
55	\$182.11	\$226.72	\$250.29	\$271.36	\$297.38	\$317.80	\$371.72
56	\$191.95	\$238.94	\$263.74	\$285.95	\$313.38	\$334.90	\$391.73
57	\$201.75	\$251.13	\$277.17	\$300.58	\$329.40	\$352.02	\$411.73
58	\$211.53	\$263.37	\$290.59	\$315.18	\$345.38	\$369.13	\$431.76
59	\$221.36	\$275.56	\$303.99	\$329.81	\$361.40	\$386.25	\$451.78
60	\$231.16	\$287.76	\$317.45	\$344.39	\$377.43	\$403.34	\$471.75
61	\$249.10	\$310.08	\$342.21	\$371.10	\$406.69	\$434.65	\$508.34
62	\$267.04	\$332.43	\$366.91	\$397.81	\$435.95	\$465.91	\$544.96
63	\$284.93	\$354.70	\$391.68	\$424.51	\$465.22	\$497.18	\$581.50
64	\$302.85	\$377.04	\$416.40	\$451.19	\$494.45	\$528.46	\$618.09
65	\$327.60	\$407.86	\$450.50	\$488.08	\$534.86	\$571.66	\$668.59
66	\$360.51	\$448.84	\$495.62	\$537.10	\$588.59	\$629.09	\$735.76
67	\$393.45	\$489.76	\$540.71	\$586.16	\$642.33	\$686.51	\$802.95
68	\$426.36	\$530.75	\$585.82	\$635.16	\$696.05	\$743.95	\$870.07
69	\$459.23	\$571.71	\$630.93	\$684.18	\$749.80	\$801.33	\$937.24
70	\$492.16	\$612.69	\$676.03	\$733.21	\$803.52	\$858.78	\$1,004.42
71	\$554.00	\$689.64	\$760.93	\$825.29	\$904.48	\$966.63	\$1,130.59
72	\$615.83	\$766.62	\$845.88	\$917.44	\$1,005.37	\$1,074.50	\$1,256.73
73	\$677.62	\$843.58	\$930.77	\$1,009.54	\$1,106.33	\$1,182.40	\$1,382.93
74	\$739.46	\$920.55	\$1,015.69	\$1,101.63	\$1,207.26	\$1,290.24	\$1,509.06
75	\$809.60	\$1,007.88	\$1,112.04	\$1,206.16	\$1,321.83	\$1,412.69	\$1,652.26
76	\$904.54	\$1,126.05	\$1,242.15	\$1,347.57	\$1,476.79	\$1,578.31	\$1,845.96
77	\$999.43	\$1,244.17	\$1,372.24	\$1,488.93	\$1,631.75	\$1,743.88	\$2,039.66
78	\$1,094.35	\$1,362.36	\$1,502.36	\$1,630.34	\$1,786.71	\$1,909.53	\$2,233.37
79	\$1,189.27	\$1,480.49	\$1,632.43	\$1,771.77	\$1,941.65	\$2,075.14	\$2,427.05
80	\$1,284.19	\$1,598.68	\$1,762.55	\$1,913.13	\$2,096.61	\$2,240.78	\$2,620.77
81	\$1,438.25	\$1,790.49	\$1,974.06	\$2,142.73	\$2,348.25	\$2,509.65	\$2,935.23
82	\$1,592.36	\$1,982.35	\$2,185.54	\$2,372.32	\$2,599.80	\$2,778.53	\$3,249.75
83	\$1,746.48	\$2,174.21	\$2,397.06	\$2,601.88	\$2,851.38	\$3,047.45	\$3,564.23
84	\$1,900.60	\$2,366.01	\$2,608.59	\$2,831.49	\$3,102.99	\$3,316.30	\$3,878.72
85	\$2,054.67	\$2,557.84	\$2,820.06	\$3,061.08	\$3,354.57	\$3,585.21	\$4,193.23
86	\$2,342.35	\$2,915.94	\$3,214.90	\$3,489.63	\$3,824.20	\$4,087.14	\$4,780.27
87	\$2,629.98	\$3,274.08	\$3,609.71	\$3,918.14	\$4,293.86	\$4,589.08	\$5,367.34
88	\$2,917.65	\$3,632.15	\$4,004.53	\$4,346.69	\$4,763.50	\$5,091.02	\$5,954.38
89	\$3,205.30	\$3,990.31	\$4,399.35	\$4,775.23	\$5,233.18	\$5,592.90	\$6,541.43
90	\$3,492.95	\$4,348.36	\$4,794.14	\$5,203.80	\$5,702.81	\$6,094.83	\$7,128.47
91	\$3,780.60	\$4,706.47	\$5,188.97	\$5,632.35	\$6,172.44	\$6,596.75	\$7,715.52
92	\$4,068.24	\$5,064.58	\$5,583.75	\$6,060.86	\$6,642.09	\$7,098.71	\$8,302.58
93	\$4,355.92	\$5,422.66	\$5,978.59	\$6,489.42	\$7,111.71	\$7,600.63	\$8,889.64
94	\$4,643.58	\$5,780.78	\$6,373.37	\$6,917.98	\$7,581.33	\$8,102.57	\$9,476.65
95	\$4,931.22	\$6,138.89	\$6,768.21	\$7,346.52	\$8,051.00	\$8,604.51	\$10,063.75
96	\$5,301.06	\$6,599.31	\$7,275.83	\$7,897.55	\$8,654.82	\$9,249.83	\$10,818.54
97	\$5,670.92	\$7,059.75	\$7,783.44	\$8,448.50	\$9,258.64	\$9,895.20	\$11,573.30
98	\$6,040.77	\$7,520.14	\$8,291.05	\$8,999.48	\$9,862.47	\$10,540.49	\$12,328.11
99	\$6,410.61	\$7,980.52	\$8,798.68	\$9,550.48	\$10,466.30	\$11,185.85	\$13,082.87

**Policy Form Series: LTC-VAL**  
**Value with Indemnity**  
**\$10 Annual Rates with 33 % increase**  
**100 Day Elimination Period**  
**50% Home Care**  
**No Inflation**

Age	2 Year	3 year	4 year	5 year	6 year	7 years	Lifetime
30	\$41.87	\$52.17	\$58.22	\$62.43	\$68.40	\$73.10	\$85.50
31	\$42.41	\$52.78	\$58.92	\$63.18	\$69.24	\$74.03	\$86.57
32	\$42.93	\$53.44	\$59.67	\$63.96	\$70.11	\$74.92	\$87.62
33	\$43.44	\$54.09	\$60.37	\$64.73	\$70.94	\$75.84	\$88.68
34	\$43.99	\$54.74	\$61.11	\$65.50	\$71.78	\$76.74	\$89.71
35	\$44.49	\$55.40	\$61.82	\$66.28	\$72.63	\$77.64	\$90.79
36	\$45.00	\$56.02	\$62.56	\$67.05	\$73.47	\$78.54	\$91.85
37	\$45.52	\$56.67	\$63.26	\$67.83	\$74.32	\$79.45	\$92.90
38	\$46.05	\$57.34	\$63.97	\$68.59	\$75.17	\$80.35	\$93.96
39	\$46.56	\$57.96	\$64.71	\$69.36	\$76.01	\$81.23	\$95.00
40	\$47.09	\$58.60	\$65.42	\$70.14	\$76.88	\$82.17	\$96.05
41	\$48.00	\$59.81	\$66.71	\$71.55	\$78.42	\$83.81	\$98.03
42	\$48.97	\$60.98	\$68.03	\$72.96	\$79.96	\$85.45	\$99.95
43	\$49.92	\$62.15	\$69.31	\$74.40	\$81.53	\$87.13	\$101.90
44	\$50.88	\$63.33	\$70.62	\$75.80	\$83.09	\$88.79	\$103.85
45	\$51.85	\$64.50	\$71.90	\$77.22	\$84.64	\$90.45	\$105.78
46	\$53.17	\$66.21	\$73.71	\$79.20	\$86.80	\$92.78	\$108.49
47	\$54.53	\$67.84	\$75.52	\$81.19	\$88.96	\$95.09	\$111.22
48	\$55.86	\$69.50	\$77.33	\$83.21	\$91.16	\$97.43	\$113.96
49	\$57.19	\$71.17	\$79.12	\$85.16	\$93.34	\$99.77	\$116.68
50	\$58.51	\$72.82	\$80.97	\$87.14	\$95.49	\$102.08	\$119.40
51	\$61.01	\$75.96	\$84.45	\$90.89	\$99.62	\$106.45	\$124.50
52	\$63.52	\$79.10	\$87.94	\$94.65	\$103.72	\$110.88	\$129.68
53	\$66.07	\$82.23	\$91.45	\$98.39	\$107.87	\$115.25	\$134.80
54	\$68.58	\$85.35	\$94.92	\$102.15	\$111.95	\$119.65	\$139.93
55	\$71.85	\$89.45	\$99.51	\$107.06	\$117.30	\$125.40	\$146.63
56	\$76.75	\$95.56	\$106.22	\$114.34	\$125.32	\$133.93	\$156.63
57	\$81.65	\$101.66	\$112.97	\$121.64	\$133.31	\$142.47	\$166.62
58	\$86.54	\$107.73	\$119.64	\$128.93	\$141.30	\$151.01	\$176.63
59	\$91.44	\$113.85	\$126.40	\$136.24	\$149.29	\$159.55	\$186.62
60	\$96.35	\$119.94	\$133.10	\$143.52	\$157.30	\$168.11	\$196.63
61	\$107.37	\$133.68	\$148.43	\$159.96	\$175.30	\$187.34	\$219.12
62	\$118.38	\$147.42	\$163.77	\$176.40	\$193.33	\$206.61	\$241.65
63	\$129.48	\$161.15	\$179.06	\$192.81	\$211.33	\$225.85	\$264.16
64	\$140.47	\$174.87	\$194.38	\$209.30	\$229.35	\$245.12	\$286.69
65	\$154.76	\$192.64	\$214.17	\$230.50	\$252.64	\$270.00	\$315.78
66	\$176.84	\$220.14	\$244.51	\$263.44	\$288.69	\$308.59	\$360.89
67	\$198.96	\$247.67	\$274.88	\$296.38	\$324.79	\$347.13	\$406.01
68	\$221.04	\$275.19	\$305.25	\$329.31	\$360.89	\$385.71	\$451.11
69	\$243.12	\$302.70	\$335.57	\$362.21	\$396.95	\$424.25	\$496.22
70	\$265.26	\$330.20	\$365.95	\$395.14	\$433.03	\$462.82	\$541.32
71	\$308.75	\$384.37	\$425.79	\$459.96	\$504.09	\$538.74	\$630.09
72	\$352.28	\$438.50	\$485.62	\$524.79	\$575.12	\$614.66	\$718.87
73	\$395.76	\$492.69	\$545.51	\$589.60	\$646.16	\$690.59	\$807.67
74	\$439.25	\$546.85	\$605.36	\$654.40	\$717.18	\$766.49	\$896.44
75	\$487.82	\$607.27	\$672.17	\$726.75	\$796.39	\$851.14	\$995.48
76	\$561.17	\$698.64	\$772.86	\$836.07	\$916.24	\$979.24	\$1,145.29
77	\$634.61	\$789.98	\$873.55	\$945.40	\$1,036.06	\$1,107.28	\$1,295.08
78	\$708.01	\$881.38	\$974.25	\$1,054.77	\$1,155.90	\$1,235.39	\$1,444.86
79	\$781.37	\$972.75	\$1,074.95	\$1,164.11	\$1,275.73	\$1,363.39	\$1,594.66
80	\$854.76	\$1,064.11	\$1,175.64	\$1,273.45	\$1,395.57	\$1,491.50	\$1,744.46
81	\$957.36	\$1,191.80	\$1,316.73	\$1,426.25	\$1,563.00	\$1,670.48	\$1,953.78
82	\$1,059.95	\$1,319.48	\$1,457.80	\$1,579.07	\$1,730.48	\$1,849.49	\$2,163.11
83	\$1,162.50	\$1,447.17	\$1,598.89	\$1,731.88	\$1,897.96	\$2,028.44	\$2,372.44
84	\$1,265.07	\$1,574.87	\$1,739.93	\$1,884.69	\$2,065.44	\$2,207.42	\$2,581.77
85	\$1,367.65	\$1,702.56	\$1,881.03	\$2,037.54	\$2,232.88	\$2,386.42	\$2,791.12
86	\$1,559.10	\$1,940.97	\$2,144.38	\$2,322.76	\$2,545.48	\$2,720.47	\$3,181.84
87	\$1,750.59	\$2,179.32	\$2,407.72	\$2,608.00	\$2,858.09	\$3,054.60	\$3,572.61
88	\$1,942.04	\$2,417.65	\$2,671.04	\$2,893.25	\$3,170.69	\$3,388.67	\$3,963.36
89	\$2,133.52	\$2,656.01	\$2,934.43	\$3,178.52	\$3,483.29	\$3,722.77	\$4,354.13
90	\$2,325.00	\$2,894.38	\$3,197.77	\$3,463.76	\$3,795.91	\$4,056.87	\$4,744.87
91	\$2,516.45	\$3,132.75	\$3,461.08	\$3,749.00	\$4,108.52	\$4,390.97	\$5,135.63
92	\$2,707.92	\$3,371.10	\$3,724.43	\$4,034.25	\$4,421.13	\$4,725.06	\$5,526.41
93	\$2,899.40	\$3,609.45	\$3,987.79	\$4,319.50	\$4,733.71	\$5,059.15	\$5,917.14
94	\$3,090.86	\$3,847.83	\$4,251.16	\$4,604.79	\$5,046.33	\$5,393.23	\$6,307.89
95	\$3,282.33	\$4,086.19	\$4,514.46	\$4,890.01	\$5,358.91	\$5,727.35	\$6,698.65
96	\$3,528.52	\$4,392.61	\$4,853.09	\$5,256.75	\$5,760.84	\$6,156.90	\$7,201.04
97	\$3,774.70	\$4,699.11	\$5,191.67	\$5,623.50	\$6,162.75	\$6,586.45	\$7,703.46
98	\$4,020.87	\$5,005.59	\$5,530.23	\$5,990.27	\$6,564.70	\$7,016.00	\$8,205.86
99	\$4,267.07	\$5,312.03	\$5,868.83	\$6,357.01	\$6,966.60	\$7,445.56	\$8,708.24

**Policy Form Series: LTC-VAL**  
**Value with Indemnity**  
**\$10 Annual Rates with 33 % increase**  
**100 Day Elimination Period**  
**50% Home Care**  
**5% Simple Inflation Rider**

Age	2 Year	3 year	4 year	5 year	6 year	7 years	Lifetime
30	\$67.01	\$83.47	\$92.44	\$99.90	\$109.46	\$116.97	\$136.84
31	\$67.85	\$84.49	\$93.53	\$101.13	\$110.81	\$118.42	\$138.49
32	\$68.72	\$85.49	\$94.72	\$102.30	\$112.17	\$119.86	\$140.15
33	\$69.51	\$86.57	\$95.83	\$103.58	\$113.51	\$121.34	\$141.89
34	\$70.35	\$87.58	\$96.99	\$104.81	\$114.86	\$122.78	\$143.57
35	\$71.17	\$88.61	\$98.12	\$106.05	\$116.21	\$124.21	\$145.28
36	\$72.01	\$89.62	\$99.28	\$107.28	\$117.56	\$125.66	\$146.95
37	\$72.85	\$90.66	\$100.41	\$108.51	\$118.92	\$127.10	\$148.65
38	\$73.68	\$91.73	\$101.54	\$109.75	\$120.28	\$128.55	\$150.31
39	\$74.47	\$92.73	\$102.71	\$110.99	\$121.65	\$129.97	\$152.05
40	\$75.33	\$93.76	\$103.83	\$112.23	\$122.96	\$131.42	\$153.74
41	\$77.30	\$96.27	\$106.62	\$115.18	\$126.27	\$134.95	\$157.80
42	\$79.35	\$98.77	\$109.39	\$118.18	\$129.54	\$138.44	\$161.93
43	\$81.35	\$101.28	\$112.14	\$121.21	\$132.83	\$141.96	\$166.00
44	\$83.35	\$103.75	\$114.91	\$124.18	\$136.11	\$145.46	\$170.14
45	\$85.37	\$106.27	\$117.67	\$127.21	\$139.36	\$148.96	\$174.21
46	\$88.06	\$109.67	\$121.44	\$131.21	\$143.80	\$153.67	\$179.76
47	\$90.78	\$113.01	\$125.15	\$135.28	\$148.22	\$158.42	\$185.28
48	\$93.49	\$116.38	\$128.94	\$139.30	\$152.61	\$163.15	\$190.81
49	\$96.21	\$119.76	\$132.66	\$143.33	\$157.08	\$167.88	\$196.32
50	\$98.92	\$123.15	\$136.44	\$147.35	\$161.49	\$172.59	\$201.86
51	\$103.61	\$129.01	\$142.85	\$154.38	\$169.19	\$180.79	\$211.50
52	\$108.31	\$134.87	\$149.29	\$161.39	\$176.87	\$189.05	\$221.12
53	\$113.07	\$140.76	\$155.76	\$168.45	\$184.61	\$197.30	\$230.72
54	\$117.82	\$146.62	\$162.18	\$175.46	\$192.27	\$205.54	\$240.34
55	\$126.13	\$157.04	\$173.62	\$187.93	\$205.91	\$220.09	\$257.39
56	\$134.41	\$167.33	\$184.96	\$200.23	\$219.44	\$234.55	\$274.30
57	\$142.68	\$177.64	\$196.28	\$212.58	\$232.98	\$248.99	\$291.19
58	\$150.95	\$187.96	\$207.60	\$224.92	\$246.49	\$263.43	\$308.09
59	\$159.23	\$198.23	\$218.95	\$237.23	\$260.01	\$277.87	\$325.00
60	\$167.53	\$208.53	\$230.26	\$249.57	\$273.50	\$292.30	\$341.89
61	\$183.43	\$228.33	\$252.29	\$273.26	\$299.47	\$320.05	\$374.34
62	\$199.31	\$248.15	\$274.31	\$296.96	\$325.44	\$347.83	\$406.80
63	\$215.26	\$267.93	\$296.33	\$320.62	\$351.39	\$375.57	\$439.24
64	\$231.10	\$287.75	\$318.33	\$344.35	\$377.36	\$403.32	\$471.69
65	\$247.67	\$308.34	\$341.19	\$368.96	\$404.36	\$432.16	\$505.41
66	\$276.58	\$344.32	\$380.82	\$412.05	\$451.55	\$482.63	\$564.44
67	\$305.50	\$380.31	\$420.45	\$455.13	\$498.75	\$533.03	\$623.45
68	\$334.42	\$416.34	\$460.05	\$498.21	\$546.01	\$583.52	\$682.50
69	\$363.31	\$452.31	\$499.71	\$541.26	\$593.20	\$633.97	\$741.49
70	\$392.23	\$488.30	\$539.35	\$584.35	\$640.37	\$684.41	\$800.48
71	\$446.96	\$556.46	\$614.54	\$665.88	\$729.79	\$779.92	\$912.20
72	\$501.72	\$624.58	\$689.75	\$747.45	\$819.12	\$875.42	\$1,023.87
73	\$556.45	\$692.68	\$765.00	\$828.97	\$908.47	\$970.95	\$1,135.58
74	\$611.15	\$760.83	\$840.26	\$910.52	\$997.84	\$1,066.43	\$1,247.28
75	\$672.84	\$837.62	\$925.03	\$1,002.38	\$1,098.48	\$1,174.00	\$1,373.08
76	\$757.79	\$943.36	\$1,041.54	\$1,128.95	\$1,237.19	\$1,322.27	\$1,546.52
77	\$842.76	\$1,049.09	\$1,158.04	\$1,255.52	\$1,375.93	\$1,470.50	\$1,719.89
78	\$927.71	\$1,154.91	\$1,274.53	\$1,382.11	\$1,514.63	\$1,618.75	\$1,893.29
79	\$1,012.68	\$1,260.67	\$1,391.06	\$1,508.69	\$1,653.30	\$1,766.97	\$2,066.68
80	\$1,097.63	\$1,366.44	\$1,507.57	\$1,635.25	\$1,792.06	\$1,915.28	\$2,240.07
81	\$1,229.33	\$1,530.41	\$1,688.47	\$1,831.47	\$2,007.08	\$2,145.11	\$2,508.89
82	\$1,361.05	\$1,694.38	\$1,869.39	\$2,027.73	\$2,222.11	\$2,374.91	\$2,777.66
83	\$1,492.81	\$1,858.31	\$2,050.27	\$2,223.93	\$2,437.16	\$2,604.75	\$3,046.49
84	\$1,624.50	\$2,022.30	\$2,231.19	\$2,420.16	\$2,652.25	\$2,834.58	\$3,315.28
85	\$1,756.19	\$2,186.31	\$2,412.10	\$2,616.39	\$2,867.27	\$3,064.41	\$3,584.06
86	\$2,002.07	\$2,492.38	\$2,749.77	\$2,982.70	\$3,268.66	\$3,493.40	\$4,085.85
87	\$2,247.92	\$2,798.45	\$3,087.47	\$3,348.99	\$3,670.12	\$3,922.44	\$4,587.62
88	\$2,493.81	\$3,104.53	\$3,425.14	\$3,715.26	\$4,071.56	\$4,351.43	\$5,089.39
89	\$2,739.68	\$3,410.62	\$3,762.88	\$4,081.55	\$4,472.95	\$4,780.46	\$5,591.19
90	\$2,985.56	\$3,716.70	\$4,100.59	\$4,447.85	\$4,874.37	\$5,209.45	\$6,092.93
91	\$3,231.39	\$4,022.79	\$4,438.24	\$4,814.18	\$5,275.79	\$5,638.48	\$6,594.71
92	\$3,477.27	\$4,328.87	\$4,775.94	\$5,180.42	\$5,677.20	\$6,067.50	\$7,096.52
93	\$3,723.17	\$4,634.94	\$5,113.63	\$5,546.75	\$6,078.63	\$6,496.53	\$7,598.27
94	\$3,968.99	\$4,941.05	\$5,451.34	\$5,913.02	\$6,480.05	\$6,925.52	\$8,100.03
95	\$4,214.91	\$5,247.11	\$5,789.00	\$6,279.31	\$6,881.46	\$7,354.55	\$8,601.81
96	\$4,531.04	\$5,640.60	\$6,223.17	\$6,750.27	\$7,397.54	\$7,906.12	\$9,246.96
97	\$4,847.11	\$6,034.18	\$6,657.40	\$7,221.20	\$7,913.66	\$8,457.71	\$9,892.07
98	\$5,163.24	\$6,427.71	\$7,091.56	\$7,692.16	\$8,429.78	\$9,009.34	\$10,537.21
99	\$5,479.38	\$6,821.23	\$7,525.74	\$8,163.12	\$8,945.89	\$9,560.94	\$11,182.34



**Policy Form Series: LTC-VAL**  
**Value with Indemnity**  
**\$10 Annual Rates with 33 % increase**  
**100 Day Elimination Period**  
**50% Home Care**  
**5% Compound Inflation Rider**

Age	2 Year	3 year	4 year	5 year	6 year	7 years	Lifetime
30	\$91.31	\$113.72	\$125.68	\$136.05	\$149.12	\$159.36	\$186.40
31	\$92.45	\$115.09	\$127.20	\$137.74	\$150.94	\$161.32	\$188.68
32	\$93.60	\$116.48	\$128.78	\$139.40	\$152.77	\$163.29	\$190.98
33	\$94.68	\$117.89	\$130.32	\$141.10	\$154.61	\$165.25	\$193.29
34	\$95.86	\$119.30	\$131.87	\$142.78	\$156.49	\$167.25	\$195.59
35	\$96.96	\$120.73	\$133.43	\$144.47	\$158.32	\$169.20	\$197.90
36	\$98.10	\$122.13	\$135.00	\$146.14	\$160.16	\$171.16	\$200.21
37	\$99.24	\$123.50	\$136.54	\$147.84	\$162.00	\$173.13	\$202.48
38	\$100.35	\$124.94	\$138.06	\$149.50	\$163.86	\$175.11	\$204.82
39	\$101.49	\$126.33	\$139.65	\$151.20	\$165.70	\$177.07	\$207.10
40	\$102.63	\$127.75	\$141.19	\$152.88	\$167.53	\$179.08	\$209.41
41	\$105.30	\$131.12	\$144.91	\$156.90	\$171.96	\$183.76	\$214.93
42	\$108.04	\$134.52	\$148.64	\$160.94	\$176.37	\$188.53	\$220.45
43	\$110.73	\$137.88	\$152.32	\$164.97	\$180.80	\$193.23	\$226.01
44	\$113.46	\$141.22	\$156.04	\$168.99	\$185.24	\$197.94	\$231.54
45	\$116.17	\$144.58	\$159.77	\$173.05	\$189.63	\$202.67	\$237.02
46	\$119.41	\$148.66	\$164.22	\$177.86	\$194.92	\$208.33	\$243.66
47	\$122.62	\$152.66	\$168.64	\$182.69	\$200.19	\$213.97	\$250.24
48	\$125.88	\$156.69	\$173.11	\$187.52	\$205.49	\$219.65	\$256.87
49	\$129.12	\$160.73	\$177.52	\$192.37	\$210.79	\$225.27	\$263.49
50	\$132.34	\$164.76	\$182.01	\$197.15	\$216.09	\$230.91	\$270.10
51	\$137.66	\$171.40	\$189.29	\$205.11	\$224.79	\$240.21	\$280.94
52	\$142.98	\$178.02	\$196.60	\$213.01	\$233.46	\$249.53	\$291.87
53	\$148.35	\$184.65	\$203.90	\$220.99	\$242.17	\$258.83	\$302.71
54	\$153.70	\$191.33	\$211.18	\$228.94	\$250.85	\$268.16	\$313.62
55	\$163.71	\$203.80	\$224.96	\$243.89	\$267.26	\$285.64	\$334.09
56	\$172.47	\$214.77	\$237.04	\$256.97	\$281.67	\$301.05	\$352.08
57	\$181.30	\$225.72	\$249.14	\$270.12	\$296.04	\$316.36	\$370.02
58	\$190.09	\$236.71	\$261.21	\$283.23	\$310.39	\$331.75	\$388.00
59	\$198.93	\$247.62	\$273.35	\$296.34	\$324.76	\$347.08	\$405.94
60	\$207.72	\$258.59	\$285.40	\$309.45	\$339.13	\$362.47	\$423.94
61	\$223.92	\$278.74	\$307.81	\$333.59	\$365.60	\$390.72	\$456.96
62	\$240.11	\$298.93	\$330.15	\$357.73	\$392.04	\$419.02	\$490.05
63	\$256.37	\$319.12	\$352.52	\$381.85	\$418.52	\$447.30	\$523.14
64	\$272.55	\$339.27	\$374.87	\$406.05	\$444.99	\$475.57	\$556.20
65	\$289.47	\$360.41	\$398.25	\$431.30	\$472.61	\$505.13	\$590.77
66	\$318.71	\$396.74	\$438.25	\$474.77	\$520.28	\$556.08	\$650.40
67	\$347.92	\$433.07	\$478.29	\$518.27	\$567.97	\$607.00	\$710.01
68	\$377.08	\$469.46	\$518.31	\$561.81	\$615.65	\$657.98	\$769.53
69	\$406.29	\$505.78	\$558.34	\$605.28	\$663.31	\$708.91	\$829.12
70	\$435.49	\$542.13	\$598.39	\$648.76	\$710.99	\$759.86	\$888.73
71	\$490.32	\$610.43	\$673.73	\$730.48	\$800.53	\$855.55	\$1,000.64
72	\$545.18	\$678.70	\$749.08	\$812.20	\$890.07	\$951.25	\$1,112.59
73	\$600.03	\$746.95	\$824.47	\$893.88	\$979.62	\$1,046.98	\$1,224.51
74	\$654.83	\$815.24	\$899.83	\$975.58	\$1,069.14	\$1,142.66	\$1,336.42
75	\$717.08	\$892.70	\$985.38	\$1,068.32	\$1,170.71	\$1,251.22	\$1,463.38
76	\$801.47	\$997.76	\$1,101.12	\$1,194.03	\$1,308.56	\$1,398.52	\$1,635.64
77	\$885.91	\$1,102.84	\$1,216.85	\$1,319.81	\$1,446.35	\$1,545.78	\$1,807.95
78	\$970.31	\$1,207.94	\$1,332.60	\$1,445.56	\$1,584.18	\$1,693.08	\$1,980.22
79	\$1,054.72	\$1,312.99	\$1,448.31	\$1,571.30	\$1,721.96	\$1,840.36	\$2,152.47
80	\$1,139.13	\$1,418.07	\$1,564.07	\$1,697.03	\$1,859.80	\$1,987.63	\$2,324.75
81	\$1,275.79	\$1,588.27	\$1,751.77	\$1,900.70	\$2,082.95	\$2,226.13	\$2,603.70
82	\$1,412.51	\$1,758.41	\$1,939.45	\$2,104.34	\$2,306.13	\$2,464.67	\$2,882.68
83	\$1,549.20	\$1,928.55	\$2,127.15	\$2,307.98	\$2,529.30	\$2,703.17	\$3,161.64
84	\$1,685.88	\$2,098.77	\$2,314.82	\$2,511.61	\$2,752.51	\$2,941.72	\$3,440.58
85	\$1,822.59	\$2,268.92	\$2,502.49	\$2,715.28	\$2,975.64	\$3,180.24	\$3,719.55
86	\$2,077.75	\$2,586.61	\$2,852.88	\$3,095.39	\$3,392.21	\$3,625.44	\$4,240.30
87	\$2,332.93	\$2,904.23	\$3,203.24	\$3,475.57	\$3,808.81	\$4,070.68	\$4,761.03
88	\$2,588.04	\$3,221.88	\$3,553.56	\$3,855.70	\$4,225.40	\$4,515.91	\$5,281.75
89	\$2,843.22	\$3,539.53	\$3,903.93	\$4,235.82	\$4,641.99	\$4,961.14	\$5,802.52
90	\$3,098.41	\$3,857.17	\$4,254.27	\$4,615.97	\$5,058.63	\$5,406.35	\$6,323.25
91	\$3,353.52	\$4,174.83	\$4,604.63	\$4,996.11	\$5,475.19	\$5,851.61	\$6,843.98
92	\$3,608.68	\$4,492.47	\$4,954.98	\$5,376.24	\$5,891.78	\$6,296.81	\$7,364.75
93	\$3,863.89	\$4,810.13	\$5,305.31	\$5,756.38	\$6,308.37	\$6,742.07	\$7,885.44
94	\$4,119.02	\$5,127.78	\$5,655.69	\$6,136.51	\$6,724.95	\$7,187.29	\$8,406.19
95	\$4,374.20	\$5,445.45	\$6,006.06	\$6,516.64	\$7,141.51	\$7,632.54	\$8,926.93
96	\$4,702.28	\$5,853.84	\$6,456.51	\$7,005.43	\$7,677.12	\$8,204.98	\$9,596.43
97	\$5,030.33	\$6,262.26	\$6,906.99	\$7,494.15	\$8,212.79	\$8,777.38	\$10,265.99
98	\$5,358.40	\$6,670.64	\$7,357.41	\$7,982.89	\$8,748.40	\$9,349.85	\$10,935.51
99	\$5,686.47	\$7,079.04	\$7,807.86	\$8,471.64	\$9,283.98	\$9,922.26	\$11,605.00

# METROPOLITAN LIFE INSURANCE COMPANY

## Policy Forms: VIP1

### Using the Rating Factors for Inflation Decreases in the Gross Premium Methodology

The rating factors in the following tables are additional to the rates and factors already filed. For example:

A 55 year old (age at issue) chooses a VIP1 (Ideal) policy with 5% automatic compound inflation, 100% home care coverage, a 4 year lifetime benefit, a \$10 daily benefit, a 45 day elimination period. His/her original premium was determined as follows:

Previously Filed	Base Plan Premium	\$	119.30
Previously Filed	Elimination Period Factor		1.09
	Adjusted Premium	\$	130.04
	Final Premium	\$	130.04

Should that individual subsequently choose to decrease inflation from 5% to 4% (automatic compound), the new premium would be determined as follows:

Previously Filed	Base Plan Premium	\$	119.30
Previously Filed	Elimination Period Factor		1.09
	Adjusted Premium	\$	130.04
New	Inflation Decrease Factor *		0.852310
	Final Premium	\$	110.83

\* Because the individual is reducing inflation from 5.0% to 4.0% (a decrease of 1.0%), the inflation decrease factor =  $(0.984147)^{10} = 0.852310$ .  
The table factor (which reflects a 0.1% decrease) is applied 10 times to represent a 1.0% decrease.

With 18% rate increase coincident with inflation decrease:

Filed w/ 18% incr.	Base Plan Premium	\$	140.77
Previously Filed	Elimination Period Factor		1.09
	Adjusted Premium	\$	153.44
New	Inflation Decrease Factor *		0.852310
	Final Premium	\$	130.78
	Actual Billed Premium **	\$	130.04

\*\* Simplified to charge premium before rate increase.

**METROPOLITAN LIFE INSURANCE COMPANY**  
**Policy Forms: VIP1**

**Rating Factors for Decreases in  
Inflation Percentage (below 5.0% level)**

<u>Issue Age</u>	<u>Compound Inflation</u> <u>(each 0.1% decrease)</u>	<u>Simple Inflation</u> <u>(each 0.1% decrease)</u>
30	0.984679	0.990631
31	0.984679	0.990631
32	0.984679	0.990631
33	0.984679	0.990631
34	0.984680	0.990632
35	0.984679	0.990631
36	0.984679	0.990631
37	0.984680	0.990631
38	0.984680	0.990632
39	0.984679	0.990631
40	0.984680	0.990631
41	0.984554	0.990501
42	0.984434	0.990376
43	0.984319	0.990257
44	0.984209	0.990144
45	0.984103	0.990034
46	0.984068	0.989922
47	0.984034	0.989816
48	0.984002	0.989717
49	0.983972	0.989622
50	0.983943	0.989532
51	0.983997	0.989446
52	0.984047	0.989367
53	0.984093	0.989295
54	0.984136	0.989228
55	0.984147	0.989136
56	0.984413	0.989186
57	0.984651	0.989230

**METROPOLITAN LIFE INSURANCE COMPANY**  
**Policy Forms: VIP1**

**Rating Factors for Decreases in  
Inflation Percentage (below 5.0% level)**

<b><u>Issue Age</u></b>	<b><u>Compound Inflation</u> <u>(each 0.1% decrease)</u></b>	<b><u>Simple Inflation</u> <u>(each 0.1% decrease)</u></b>
58	0.984865	0.989269
59	0.985057	0.989304
60	0.985232	0.989336
61	0.985880	0.989681
62	0.986425	0.989966
63	0.986889	0.990207
64	0.987290	0.990413
65	0.987668	0.990619
66	0.988402	0.991073
67	0.988994	0.991434
68	0.989481	0.991729
69	0.989890	0.991973
70	0.990237	0.992179
71	0.990892	0.992599
72	0.991402	0.992921
73	0.991809	0.993178
74	0.992142	0.993385
75	0.992419	0.993557
76	0.992992	0.993979
77	0.993444	0.994309
78	0.993810	0.994576
79	0.994114	0.994795
80	0.994368	0.994978
81	0.994368	0.994978
82	0.994368	0.994978
83	0.994368	0.994978
84	0.994368	0.994978

<b>State:</b>	Pennsylvania	<b>Filing Company:</b>	Metropolitan Life Insurance Company
<b>TOI/Sub-TOI:</b>	LTC03I Individual Long Term Care/LTC03I.001 Qualified		
<b>Product Name:</b>	Individual Long-Term Care Insurance		
<b>Project Name/Number:</b>	2017_2018 Rate Increase /CT17-211 VIP1 (RW)		

## Supporting Document Schedules

<b>Satisfied - Item:</b>	Transmittal Letter (A&H)
<b>Comments:</b>	Please see the attached revised Transmittal Letter and Landing Spot Description
<b>Attachment(s):</b>	LSE description - VIP1.pdf PA VIP1 Filing Letter_Landing Spots_Rate Action 2018.pdf
<b>Item Status:</b>	
<b>Status Date:</b>	

<b>Bypassed - Item:</b>	Actuarial Certification (A&H)
<b>Bypass Reason:</b>	Not applicable for this filing
<b>Attachment(s):</b>	
<b>Item Status:</b>	
<b>Status Date:</b>	

<b>Satisfied - Item:</b>	Actuarial Memorandum and Explanatory Information (A&H)
<b>Comments:</b>	Please see the attached Actuarial Memorandum and Explanatory Information (A&H)
<b>Attachment(s):</b>	PA_VIP1_Filing Materials_01292018.pdf
<b>Item Status:</b>	
<b>Status Date:</b>	

<b>Bypassed - Item:</b>	Advertisements (A&H)
<b>Bypass Reason:</b>	Not applicable for this filing
<b>Attachment(s):</b>	
<b>Item Status:</b>	
<b>Status Date:</b>	

<b>Bypassed - Item:</b>	Authorization to File (A&H)
<b>Bypass Reason:</b>	Not applicable for this filing
<b>Attachment(s):</b>	
<b>Item Status:</b>	
<b>Status Date:</b>	

<b>Bypassed - Item:</b>	Insert Page Explanation (A&H)
<b>Bypass Reason:</b>	Not applicable for this filing
<b>Attachment(s):</b>	
<b>Item Status:</b>	

<b>State:</b>	Pennsylvania	<b>Filing Company:</b>	Metropolitan Life Insurance Company
<b>TOI/Sub-TOI:</b>	LTC03I Individual Long Term Care/LTC03I.001 Qualified		
<b>Product Name:</b>	Individual Long-Term Care Insurance		
<b>Project Name/Number:</b>	2017_2018 Rate Increase /CT17-211 VIP1 (RW)		

<b>Status Date:</b>	
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<b>Bypassed - Item:</b>	Rate Table (A&H)
<b>Bypass Reason:</b>	Not applicable for this filing
<b>Attachment(s):</b>	
<b>Item Status:</b>	
<b>Status Date:</b>	

<b>Bypassed - Item:</b>	Replacement Form with Highlighted Changes (A&H)
<b>Bypass Reason:</b>	Not applicable for this filing
<b>Attachment(s):</b>	
<b>Item Status:</b>	
<b>Status Date:</b>	

<b>Bypassed - Item:</b>	Reserve Calculation (A&H)
<b>Bypass Reason:</b>	Not applicable for this filing
<b>Attachment(s):</b>	
<b>Item Status:</b>	
<b>Status Date:</b>	

<b>Bypassed - Item:</b>	Variability Explanation (A&H)
<b>Bypass Reason:</b>	Not applicable for this filing
<b>Attachment(s):</b>	
<b>Item Status:</b>	
<b>Status Date:</b>	

<b>Satisfied - Item:</b>	Policyholder Letter
<b>Comments:</b>	Please see the attached Policyholder Letter
<b>Attachment(s):</b>	IB Insured RA ltr_Flat increase.pdf
<b>Item Status:</b>	
<b>Status Date:</b>	

### **Addendum: Automatic Inflation Choices (“Landing Spots”): VIP Policy Series**

The original filed forms for the VIP policy series included 5% ACI (Automatic Compound Inflation) and 5% Simple (Automatic Simple Inflation) riders. Applicable rates for these Automatic Inflation riders were filed and approved with the original forms and rates.

In order to provide additional inflation options (“Landing Spots”) to individuals with Automatic Inflation, we are filing new Inflation riders that make Automatic Inflation available at percentages lower than 5.0% (from 0.1% to 4.9%, in 0.1% increments). By allowing reductions to the insured’s current 5% Automatic Inflation in conjunction with a rate increase, these policyholders have an additional opportunity to significantly mitigate any rate action and adjust future automatic increases in coverage to a level more consistent with their current needs and circumstances.

The applicable rating factors for these new Inflation Mitigation riders have been included in this filing. For each policy series, these factors were determined using the relative ratios of the “5% ACI”, “5% Simple” and “No Inflation” rates. The 5% Automatic Inflation rate is then essentially multiplied by the Inflation Mitigation “rating factors” (which are less than 1) to determine rates for lower Automatic Inflation percentages.

The new premium will be determined as if the policyholder had originally chosen the new lower Automatic Inflation percentage, and using the insured’s original age and original benefit amounts. (Note: this methodology is consistent with that used to calculate new premiums for other coverage downgrade options offered). However, since the new Automatic Inflation percentage will apply on a prospective basis only (starting with the next benefit increase after the Inflation Mitigation rider becomes effective), policyholders will keep all benefit increase amounts accrued to date.

### **Inflation Downgrades (Landing Spots) for Requested Rate Increase**

MetLife offers policyholders an array of options to help mitigate the impact of any in-force rate increase, including reductions to their Daily Benefit Amount or their Total Lifetime Benefit.<sup>1</sup> When implementing a rate increase, the new automatic inflation choices create an additional benefit offer.

Landing Spots reduce the policyholder’s future Automatic Inflation percentage. For each policyholder, this new percentage can be determined such that the new premium (including the impact of the rate increase and the Inflation Mitigation Rider) can be as close as possible to (but not less than) the premium before the increase. However, for administrative and policyholder communication simplicity, the actual billed premium will be exactly equal to the premium before the rate increase. This simplification generates billed premiums that are about ½% lower than premiums using the actual Inflation Mitigation Rider rating factors and never higher than filed rates. (In effect, the Landing Spot Automatic Inflation percentage is rounded up to the next highest 0.1%).

Landing spot offers may not be made in all instances. In some cases, such as paid-up plans and/or limited-pay policies, the usefulness of landing spots is limited. The “Landing Spot” offer is expected to be a one-time option available at the time of this rate increase only and the policyholder rate increase letters will disclose this fact.

<sup>1</sup> Other options such as changing elimination period or removing riders are also available, but not explicitly quoted in the policyholder letters. Policyholders are instructed to contact MetLife customer service representatives to learn about options not described.

Metropolitan Life Insurance Company  
1300 Hall Boulevard  
Bloomfield, CT 06002  
Tel 860-656-3813 Fax 860-656-3805  
treilly1@metlife.com



**Thomas G. Reilly**  
Assistant Vice President  
Product Management and Compliance

February 1, 2018

Pennsylvania Insurance Department  
1326 Strawberry Square, 13<sup>th</sup> Floor  
Harrisburg, Pennsylvania 17120

Re: Metropolitan Life Insurance Company ("MetLife")  
Individual Long-Term Care Insurance –  
Inforce Premium Rate Schedule Increase Filing for Policy Forms LTC-IDEAL-PA, et al and LTC-IDEAL-PA-ML, et al  
NAIC Company No. is 65978  
FEIN No. is 13-5581829

Dear Sir/Madam:

We are filing, for your review and authorization, a request for a 33% premium rate schedule increase with respect to the policy forms listed below. The policy forms are tax-qualified individual long-term care insurance policies.

LTC-IDEAL-PA	- approved by your Department in 2003
LTC-FAC-PA	- approved by your Department in 2003
LTC-VAL-PA	- approved by your Department in 2003
LTC-PREM-PA	- approved by your Department in 2003
LTC-IDEAL-PA-ML	- approved by your Department in 2003
LTC-FAC-PA-ML	- approved by your Department in 2003
LTC-VAL-PA-ML	- approved by your Department in 2003
LTC-PREM-PA-ML	- approved by your Department in 2003

The inforce premium rate schedule increase for which we are seeking authorization in this filing will apply to the above listed policies, along with those rider and endorsements that were contemporaneously or subsequently authorized for use by your Department. They were issued in your state from January, 2003 to June, 2006 and are no longer being marketed in any state. Nationwide, these policy forms were last issued in 2007.

We are fully aware that a premium increase may be difficult for our policyholders; therefore, we will be providing policyholders with an array of options, if available, which will help them mitigate the impact of any increase. Most importantly, for those-policyholders who elected compound or simple inflation, we will provide them, if applicable, with the ability to **completely or partially avoid the increase** by reducing their benefit increase coverage from 5 percent automatic compound or simple benefit increase to a lower percentage benefit increase. Policyholders who choose to completely or partially avoid the increase in premium resulting from the rate increase by opting for a reduction in inflation protection levels. The lower benefit increase percentage will apply on a prospective basis only. We are, therefore, filing the following riders for each policy series to implement these options.



Policy Series	New Compound Rider Form	New Lower Compound Amount(s)	New Simple Rider Form	New Lower Simple Amount(s)
LTC-IDEAL-PA LTC-FAC-PA LTC-VAL-PA LTC-PREM-PA LTC-IDEAL-PA-ML LTC-FAC-PA-ML LTC-VAL-PA-ML LTC-PREM-PA-ML	LTC97-IMR	0.1% - 4.9%	LTC97-IMR	0.1% - 4.9%

Upon policyholder selection, their current inflation rider will be replaced by the new rider. Please note, that we are extending the use of the following endorsements, as we may offer inflation mitigation options to insureds outside of this requested rate increase.

Please see below for a description of each rider.

#### ACI-VIP-MR

Automatic Compound Inflation Protection Modification Rider. This rider will be issued to policyholders who have been issued Policy Form #'s LTC-IDEAL-PA, LTC-FAC-PA, LTC-VAL-PA, LTC-PREM-PA, LTC-IDEAL-PA-ML, LTC-FAC-PA-ML, LTC-VAL-PA-ML, LTC-PREM-PA-ML, in place of the automatic compound inflation rider that is currently in effect. The new rider will go into effect when the current rider ends. The new rider will provide a lower percentage amount for automatic inflation increases to mitigate the rate increase impact.

#### ASI-VIP-MR

Automatic Simple Compound Inflation Protection Modification Rider. This rider will be issued to policyholders who have been issued Policy Form #'s LTC-IDEAL-PA, LTC-FAC-PA, LTC-VAL-PA, LTC-PREM-PA, LTC-IDEAL-PA-ML, LTC-FAC-PA-ML, LTC-VAL-PA-ML, LTC-PREM-PA-ML, in place of the automatic compound inflation rider that is currently in effect. The new rider will go into effect when the current rider ends. The new rider will provide a lower percentage amount for automatic inflation increases to mitigate the rate increase impact.

Note that previously, a premium rate increase request of 18% was submitted on December 14, 2008, and your Department authorized 18% on March 13, 2009.

Note that previously, a premium rate increase request of 58% was submitted on January 2, 2013, and your Department authorized 20% on May 1, 2013.

Note that previously, a premium rate increase request of 59.60% was submitted on February 3, 2016, and your Department authorized 20% on April 5, 2016.

We are submitting an actuarial memorandum, which reflects inflation protection landing spots applicable to our proposed rate increase request.

#### Notification to Policyholders of Premium Rate Schedule Increase

After we have obtained authorization of the premium rate increase, this rate increase will become effective on each policy's modal premium due date (monthly, quarterly, semi-annually and annually), following at least a 60 day advance written notification to the policyholder. In our written notification we will include explanatory information related to the rate increase, including:

- The amount of the increase requested in this filing and the amount of the increase authorized by your Department;
- If the full amount of the requested increase is authorized by your Department, a statement that the policy may be subject to rate increases in the future and, if the amount of the increase authorized by your Department is less than the amount requested in this filing, the notice may include an additional statement about the likelihood of MetLife making future rate increase requests on the policy. The wording of the statement will depend on the degree of variance from the amount requested;
- The current premium rate and the premium rate after the increase is applied;
- A statement that the premium rate adjustment will be effective on the policy's modal premium due date as described above;
- The following options available to the policyholder:
  1. the policyholder can continue his/her current coverage by paying the new premium amount when due;
  2. the policyholder can reduce his/her coverage to lessen the impact of the premium rate schedule if the current level of coverage permits a reduction; or
  3. if the policyholder's coverage lapses (due to nonpayment of premium or cancellation) at any time from the date of our written notification up to 120 days following the first due date of the new premium ("Election Period"), then the policyholder will have nonforfeiture coverage as follows.
    - If the policyholder's coverage does not include the nonforfeiture coverage provision, or includes the nonforfeiture coverage provision but that provision provides benefits less than the Limited Coverage Upon Lapse Following Premium Increase Endorsement ("LCUL"), we will issue the policyholder the LCUL.
    - If the policyholder's policy includes Contingent Benefits Upon Lapse and the policyholder qualifies for coverage under Contingent Benefits Upon Lapse, we will instead provide coverage under the LCUL, since the benefit payable under the LCUL is equal to the benefit payable under Contingent Benefits Upon Lapse.
    - If the policyholder's coverage includes the nonforfeiture coverage provision and that provision provides benefits equal to the LCUL, we will provide coverage under the nonforfeiture coverage provision.

We will not provide coverage under more than one feature that provides for a nonforfeiture benefit. We have included a copy of our policyholder notification letter and coverage change form for informational purposes.

We are extending the use of the Limited Coverage Upon Lapse Following Premium Increase Endorsement (LCUL), which was previously authorized by your Department on March 28, 2013.

The contact person for this filing is:

Deborah Fountas  
 1300 Hall Boulevard  
 Bloomfield, CT 06002  
 Telephone: 860-656-3808  
 dfountas@metlife.com

Thank you for your attention to our filing. We look forward to hearing from you.

Sincerely,

A handwritten signature in black ink, reading "Thomas G. Reilly". The signature is written in a cursive, flowing style with a large initial 'T' and 'R'.

Thomas G. Reilly  
Assistant Vice President  
Product Management & Compliance

January 29, 2018

Re: LTC-FAC, LTC-VAL, LTC-IDEAL and LTC-PREM  
Issued by Metropolitan Life Insurance Company (MetLife)

Attached is the filing for the captioned forms. This letter provides an overview of the filing and notes on some of the content. After a careful review of earlier filings, we have endeavored to reflect in this filing additional content based on all the questions submitted by your Department. Hopefully, this will make your review easier and more effective.

Filing Overview

In addition to this overview, this filing consists of the Actuarial Memorandum, an Addendum focusing on premium rates for various levels of inflation protection for use as “Landing Spots” consequent to rate action, and supporting data based on earlier reviews. These documents are outlined and summarized here for your convenience.

Title	Description
<b>Actuarial Memorandum</b> Exhibit I-A	Lifetime Loss Ratio (“LLR”) <ul style="list-style-type: none"><li>• Without/with proposed rate increase of 33.0%</li><li>• <i>Nationwide</i> experience</li><li>• Weighted average statutory rate 4.48%</li></ul> LLR without rate increase – 110.9% LLR with rate increase – 97.1%
Exhibit II-A	Demonstration of rate action meeting Rate Stability (58/85) limitations
Exhibit I-B	Lifetime Loss Ratio (“LLR”) <ul style="list-style-type: none"><li>• Without/with proposed rate increase of 33.0%</li><li>• <i>Pennsylvania</i> experience</li><li>• Weighted average statutory rate 4.48%</li></ul> LLR without rate increase – 114.5% LLR with rate increase – 100.1%
Exhibit II-B	Demonstration of rate action meeting Rate Stability (58/85) limitations
<b>Review of Prior Correspondence</b> Attachment 1	Comparison of Original Pricing and Current Best
Attachment 2	Actual-to-Expected Loss Ratios by Duration LLR without rate increase – 108.4%; A/E – 1.72
Attachment 3	Actual-to-Expected Loss Ratios by Calendar Year LLR without rate increase – 110.8%; A/E – 1.76
Attachment 4	Actual-to-Expected results for Lapse, Mortality, Incidence and Claim Termination assumptions
Attachment 9-A	Lifetime Loss Ratio (“LLR”)

	<ul style="list-style-type: none"> <li>• Without/with proposed rate increase of 33.0%</li> <li>• <b>Nationwide</b> written premium and paid claims experience</li> <li>• Weighted average statutory rate 4.48%</li> </ul> LLR without rate increase – 106.3% With rate increase – 92.9%
Attachment 9-B	Lifetime Loss Ratio (“LLR”) <ul style="list-style-type: none"> <li>• Without/with proposed rate increase of 33.0%</li> <li>• <b>Pennsylvania</b> written premium and paid claims experience</li> <li>• Weighted average statutory rate 4.48%</li> </ul> LLR without rate increase – 109.8% With rate increase – 95.9%
Attachment 16	Nationwide Experience Projections on Initial Rate Basis With No Rate Increase
Attachment 17	Nationwide Experience Projections With Premiums Restated to Proposed Rate Level Since Inception
Attachment 19	Nationwide Reserve Experience
<b>Addendum – Actuarial Memorandum</b> Addendum	Memorandum on Premium Rates for use as “Landing Spots” with Rate Increases

#### Additional Notes

MetLife requests the rate action based on deviations from anticipated experience outlined in the Actuarial Memorandum, the Addendum, and the supporting attachments. Lifetime Loss Ratios exceed all minimum requirements in Pennsylvania as well as the application of rate stability standards even at the full requested rate action. In addition, though Pennsylvania-only experience is not necessarily credible, the Pennsylvania LLR’s still meet the standards above at the full rate action level.

Despite the rate action requested, the experience of the block does not fully return to pricing levels. In general, the rate action restricts consideration of recovering historical losses by focusing on future lifetime experience. We will continue, of course, to analyze and adjust experience assumptions and reserve the right to update those in the future along with requesting any resulting changes in premium rates.

Thank you for your consideration. I look forward to hearing from you.



Mark D. Newton, FSA, MAAA  
Actuarial Director, Metropolitan Life Insurance Company

# **METROPOLITAN LIFE INSURANCE COMPANY**

**New York, NY**

## **Actuarial Memorandum for VIP Series**

**January 29, 2018**

### **Policy Forms**

The premium rate schedule increase for which we are seeking approval will apply to the following individual long-term care policy forms:

- LTC-FAC-PA
- LTC-VAL-PA
- LTC-IDEAL-PA
- LTC-PREM-PA
- LTC-FAC-PA-ML
- LTC-VAL-PA-ML
- LTC-IDEAL-PA-ML
- LTC-PREM-PA-ML

These forms were developed as part of a nationwide series and were issued in Pennsylvania from July 2002 to May 2009, but are no longer being marketed in any state. Nationwide, the last policies under this series were issued in 2009.

Policy forms LTC-FAC-PA, LTC-VAL-PA, LTC-IDEAL-PA, and LTC-PREM-PA (subsequently referred to as LTC-FAC, LTC-VAL, LTC-IDEAL, and LTC-PREM, respectively) are existing individual tax-qualified policy forms and were previously approved in 2002, along with any rider or endorsement forms that were contemporaneously or subsequently approved for use with these policy forms.

Policy form LTC-FAC provides coverage for long-term care services received in a nursing home, assisted living facility (ALF), or hospice facility. Policy forms LTC-VAL, LTC-IDEAL and LTC-PREM provide comprehensive long-term care coverage.

### **1. Purpose of Filing**

This actuarial memorandum has been prepared for the purpose of demonstrating that the anticipated loss ratio standard of this product meets the minimum requirements of your state and may not be suitable for other purposes.

### **2. Description of Benefits**

LTC-FAC is part of a nationwide series of individually underwritten policy forms which reimburses 100% of charges, up to a maximum facility benefit amount, for confinement in a licensed nursing home or assisted living facility. Benefits are payable under skilled, intermediate, or custodial levels of care, as well as inpatient hospice care.

# **METROPOLITAN LIFE INSURANCE COMPANY**

**New York, NY**

## **Actuarial Memorandum for VIP Series**

**January 29, 2018**

The daily benefit amount and the maximum benefit period are selected at issue. Additional benefits for needs assessment expenses and transition expenses are also provided. In addition, LTC-FAC provides benefits for international coverage, caregiver training, and alternate services. For married couples in which both spouses purchase identical primary policies, the policy of the surviving spouse will become paid-up on death of the other spouse, provided that both policies have been in force, with no benefits paid, for at least ten years.

LTC-VAL is part of a nationwide series of individually underwritten policy forms which reimburses 100% of charges, up to a maximum facility benefit amount, for confinement in a licensed nursing home. Benefits are payable under skilled, intermediate, or custodial levels of care, as well as inpatient hospice care.

LTC-VAL also includes an assisted living/home care/community-based care benefit which reimburses 100% of charges from formal caregivers, up to a maximum assisted living/home/community-based care benefit amount, for services received at home or assisted living facility or at an adult day care center for maintenance or personal care, including hospice care.

The daily benefit amount, assisted living/home care/adult day care percentage, and maximum benefit period are selected at issue. Additional benefits for needs assessment expenses are also provided. In addition, LTC-VAL provides benefits for respite care, international coverage, caregiver training, and alternate services.

LTC-IDEAL is part of a nationwide series of individually underwritten policy forms which reimburses 100% of charges, up to a maximum facility benefit amount, for confinement in a licensed nursing home or assisted living facility. Benefits are payable under skilled, intermediate, or custodial levels of care, as well as inpatient hospice care.

LTC-IDEAL also includes a home care/community-based care benefit which reimburses 100% of charges from formal caregivers, up to a maximum home care/community-based care benefit amount, for services received at home or at an adult day care center for maintenance or personal care, including hospice care.

The daily benefit amount, home care/adult day care percentage, and maximum benefit period are selected at issue. Additional benefits for needs assessment expenses and transition expenses are also provided. In addition, LTC-IDEAL provides benefits for respite care, international coverage, caregiver training, alternate services, and supportive services/specialized transportation. For married couples in which both spouses purchase identical primary policies, the policy of the surviving spouse will become paid-up on death of the other spouse, provided that both policies have been in force, with no benefits paid, for at least ten years.

LTC-PREM is part of a nationwide series of individually underwritten policy forms which reimburses a maximum facility benefit amount, for confinement in a licensed nursing home. Benefits are payable under skilled, intermediate, or custodial levels of care, as well as inpatient hospice care.

# **METROPOLITAN LIFE INSURANCE COMPANY**

**New York, NY**

## **Actuarial Memorandum for VIP Series**

**January 29, 2018**

LTC-PREM also includes a home/community-based care benefit which reimburses a maximum home/community-based care benefit amount, for services received at home or assisted living facility or at an adult day care center for maintenance or personal care, including hospice care.

The daily benefit amount, home care/adult day care percentage, and maximum benefit period are selected at issue. Additional benefits for needs assessment expenses and international coverage are also provided. For married couples in which both spouses purchase identical primary policies, the policy of the surviving spouse will become paid-up on death of the other spouse, provided that both policies have been in force, with no benefits paid, for at least ten years..

### LTC-FAC, LTC-VAL, LTC-IDEAL, and LTC-PREM

For all these policies, benefit eligibility is based on the inability to perform at least two of six activities of daily living (ADLs) including bathing, continence, dressing, eating, toileting, and transferring, for a period of at least 90 days due to loss of functional capacity; or due to severe cognitive impairment.

Benefit payments commence after a specified number of days in a waiting period, selected at issue, which accumulate over the lifetime of the policy. The waiting period need not be satisfied before receiving coverage for hospice care (except LTC-PREM) or (if covered under the policy form) respite care, needs assessment or caregiver training; however, receipt of these services does not count towards satisfying the waiting period. Waiver of premium is provided beginning on the first day of the policy month coincident with or following the day the insured becomes eligible for benefit payments (includes completion of the waiting period).

At issue, the insured had the option of choosing one of the following benefit increase riders: 5% Compound, 5% Simple, or Future Purchase (in some states, a 3% Compound Inflation Rider was also available).

At issue, the insured had the option of selecting the following riders: Nonforfeiture Coverage Rider, Return of Premium Rider, Restoration of Benefits Rider, Shared Care Rider, Home Care Plus Rider (LTC-IDEAL only), Indemnity Rider (LTC-VAL only), Ten Year Premium Payment Rider, or Paid-up Rider. A Contingent Benefits Upon Lapse Rider is attached to all policies, except those that select the Nonforfeiture Coverage Rider, for no additional premium. The insured could also elect a Double Pay First Year or Reduced Pay at 65 Option.

### **3. Renewability**

These policy forms are guaranteed renewable for life.

### **4. Applicability**

This filing is applicable to in-force policies only, as these policy forms are no longer being sold in the market. The premium changes will apply to the base forms as well as all applicable riders.



# METROPOLITAN LIFE INSURANCE COMPANY

New York, NY

## Actuarial Memorandum for VIP Series

January 29, 2018

### 5. Actuarial Assumptions

- a. Expected Claim Costs are the product of attained age frequency rates and continuance curves, adjusted by utilization factors and underwriting selection factors based on actual experience through June 30, 2016.
- b. Voluntary Termination Rates vary by duration as developed from actual experience through June 30, 2016 and are shown in the following table:

Voluntary Termination Rates

Policy Duration	Lapse Rate
1	5.00%
2	4.50%
3	4.00%
4	3.50%
5	2.50%
6	2.00%
7	1.80%
8	1.50%
9	1.30%
10	1.10%
11+	1.10%

In the year of rate increase implementation, it is assumed that an additional 4.0% of policies lapse and there is 3.0% net reduction to future premiums and benefits due to benefit downgrades. There is no adverse selection assumed due to the additional lapse rates.

- c. Mortality 88% of Annuity 2000 Basic Table with selection consistent with experience.
- d. Expenses Expenses have not been explicitly projected. It is assumed that the originally filed expense assumptions remain appropriate.

The above assumptions are based on actual inforce experience of MetLife and are deemed reasonable for these particular policy forms. In establishing the assumptions described in this section, the policy design, underwriting, and claims adjudication practices for the above-referenced policy forms were taken into consideration.

### 6. Marketing Method

These policy forms were marketed by agents and brokers of MetLife.

# METROPOLITAN LIFE INSURANCE COMPANY

New York, NY

## Actuarial Memorandum for VIP Series

January 29, 2018

### 7. Underwriting Description

These policy forms were fully underwritten with the use of various underwriting tools in addition to the application, which may have included medical records, an attending physician's statement, telephone interview and/or face-to-face assessment.

### 8. Premiums

Premiums are unisex, but vary by issue age, rating class, benefit period, initial daily benefit, waiting period, home and community care percentage, inflation protection option, payment method, premium mode and the selection of any other options or riders.

### 9. Issue Age Range

These policy forms were issued up to age 84.

### 10. Area Factors

Area factors are not used for this product.

### 11. Premium Modalization Rules

The following modal factors are applied to the annual premium (AP):

Premium Mode	Modal Factors
Annual	1.00*AP
Semi-Annual	0.51*AP
Quarterly	0.265*AP
Monthly	0.09*AP

### 12. Reserves

Active life reserves have not been used in this rate increase analysis. Claim reserves as of December 31, 2016 have been discounted to the incurral date of each respective claim and included in historical incurred claims. Incurred but not reported reserve balances as of December 31, 2016 have been allocated to a calendar year of incurral and included in historical incurred claims.

### 13. Trend Assumptions

As this is not medical insurance, we have not included any explicit medical cost trends in the projections.

# **METROPOLITAN LIFE INSURANCE COMPANY**

**New York, NY**

## **Actuarial Memorandum for VIP Series**

**January 29, 2018**

### **14. Past and Future Policy Experience**

Nationwide and Pennsylvania experience for policy form series LTC-FAC, LTC-VAL, LTC-IDEAL, and LTC-PREM are shown in Exhibit I-A and Exhibit I-B, respectively.

Historical experience is shown by claim incurral year. Claim payments and reserves were discounted to the mid-point of the year of incurral at the weighted average maximum valuation interest rate for contract reserves which is 4.48%. Incurred but not reported reserve balances as of December 31, 2016 have been allocated to a calendar year of incurral and included in historical incurred claims.

Annual loss ratios are calculated, with and without interest, as incurred claims divided by earned premiums.

A lifetime loss ratio as of December 31, 2016 is calculated as the sum of accumulated past experience and discounted future experience where accumulation and discounting occur at the weighted average maximum valuation interest rate for contract reserves, which is 4.48%.

### **15. Projected Earned Premiums and Incurred Claims**

Earned premiums for projection years 2017 through 2097 are developed by multiplying each prior period's earned premium (starting with December 31, 2016 actual earned premium) by a persistency factor. For a year in which the rate increase is effective, the earned premium prior to the increase is multiplied by 1 plus the rate increase percent and an effectiveness factor.

Each projection year claim amount is calculated by multiplying incidence, continuance and utilization factors by the policy and rider benefits on a seriatim basis.

Present and accumulated values in the lifetime projections in Exhibit I are determined at the average maximum valuation interest rate for contract reserves applicable to LTC business issued in the years in which the applicable business of this filing were issued. The maximum valuation interest rate averages 4.48%.

The assumptions used in the projections in Exhibit I were developed from the company's LTC insurance experience.

Projections in Exhibit II provide a demonstration that the sum of the accumulated value of incurred claims without the inclusion of active life reserves, and the present value of future projected incurred claims, without the inclusion of active life reserves, will not be less than the sum of the following:

1. Accumulated value of the initial earned premium times 58%;
2. 85% of the accumulated value of prior premium rate schedule increases;
3. Present value of future projected initial earned premium times 58%; and

# METROPOLITAN LIFE INSURANCE COMPANY

New York, NY

## Actuarial Memorandum for VIP Series

January 29, 2018

4. 85% of the present value of future projected premium in excess of the projected initial earned premium.

### 16. History of Previous Inforce Rate Increases

Round	Authorized %	Authorization Date	Implementation Date
1	18.00%	3/13/2009	10/1/2009
2	20.00%	5/1/2013	10/1/2013
3	20.00%	4/5/2016	8/1/2016

The 2009 premium rate increase applied to policyholders with an issue age under 70, except when reduced by new business caps that were based on policies with similar benefits that were available for sale from MetLife.

The experience and projections in Exhibit I-A have been restated to reflect a rate level similar to that authorized in Pennsylvania on a nationwide basis.

### 17. Requested Rate Increase

The company is requesting an increase of 33.00% for the policy forms listed above. Although a larger premium rate increase is currently supported and needed under rate stability regulation, an increase of only 33.00% is being requested at this time to help mitigate the impact on the policyholder. Corresponding rate tables reflecting the 33.00% increase are included with this filing.

The rate tables reflect the prior authorized increases, but do not reflect any issue age and/or new business cap associated with the 2009 rate increase. Also note that the actual rates implemented may vary slightly from those filed due to implementation rounding algorithms.

### 18. Analysis Performed

The initial premium schedule was based on pricing assumptions believed to be appropriate, given the information available, at the time the initial rate schedule was developed. The original pricing assumptions for claim costs, voluntary termination rates and mortality were as follows:

- a. Incidence and claim termination rates: The original pricing expected claim costs for nursing care were derived from the 1985 and 1995 National Nursing Home Surveys and adjusted to reflect: (1) surveys of nursing home resident cohorts indicate certain long-term residents would not meet the benefit eligibility under the contracts, and (2) the Medicaid population, which exhibits worse health status and greater LTC services use, is included in the survey.

Original pricing claim costs for home and community care benefit and additional benefits were derived from the 1989 and 1994 National Long-Term Care Survey of disable elders in the Community.

# METROPOLITAN LIFE INSURANCE COMPANY

New York, NY

## Actuarial Memorandum for VIP Series

January 29, 2018

The original pricing expected claim costs for nursing care, home and community care, and additional benefits were also adjusted to reflect the benefits available under these policy forms.

- b. The original pricing expected voluntary termination rates varied by duration and issue age as shown in the following table:

Policy Duration	Up to Issue Age 64	Issue Age 65+
1	6.0%	8.0%
2	5.0%	6.0%
3	4.0%	4.0%
4+	3.0%	3.0%

- c. The original pricing expected mortality rates were based on the 1983 Group Annuity Mortality Table.

As part of the in-force management of its long-term care insurance business, MetLife monitors its performance by completing periodic analyses of lapse rates, mortality rates, claim incidence rates, claim continuance rates and claim utilization rates. The findings from these analyses were used to determine the current experience assumptions. A model of this business was developed for use in the cash flow testing that is part of the company's annual statutory reporting requirements. Using this model, a future projection of these policies under the new experience assumptions was performed and the projected lifetime loss ratio for these policies was determined. For these policies, the past experience and future projections based on current experience assumptions combine to a resulting loss ratio that far exceeds both original pricing expectations and state minimum requirements.

Similar analyses were done for the prior premium rate increases. Since then, morbidity levels have been worse than that assumed in the prior rate increase.

The experience analysis, management's view of when a change to the original rate schedule may be considered, and the seriatim inforce and claim data used in developing the projections in Exhibit I and II have been relied upon by the actuary in the development of this memorandum.

### 19. Loss Ratio Requirement Compliance Demonstration

Projected experience assuming the increase is implemented is shown in Exhibit I. As shown in Exhibit I, the expected lifetime loss ratio, both with and without the requested rate increase, exceeds the minimum loss ratio requirement.

**METROPOLITAN LIFE INSURANCE COMPANY**

**New York, NY**

**Actuarial Memorandum for VIP Series**

**January 29, 2018**

**20. Average Annual Premium**

The average September 30, 2017 annualized premium for all premium-paying policies before and after the current requested increases are:

Before increase: \$2,641  
After current requested increase: \$3,513

The average September 30, 2017 annualized premiums for all premium-paying policies issued in Pennsylvania, before and after the current requested increases are:

Before increase: \$2,970  
After current requested increase: \$3,951

**21. Proposed Effective Date**

This rate increase will become effective on each policy's modal premium due date (monthly, quarterly, semi-annually and annually) following at least a 60-day advance written notification to the policyholder.

**22. Nationwide Distribution of Business as of September 30, 2017 (based on premium-paying policies in force count)**

By Issue Age

<b>Issue Age</b>	<b>%</b>
<45	6%
45-49	10%
50-54	21%
55-59	29%
60-64	22%
65-69	9%
70-74	3%
75+	1%
Total	100%

# METROPOLITAN LIFE INSURANCE COMPANY

New York, NY

## Actuarial Memorandum for VIP Series

January 29, 2018

### By Benefit Period

Benefit Period	%
1 Year	0%
1.5 Year	0%
2 Year	7%
3 Year	20%
4 Year	16%
5 Year	27%
6 Year	0%
7 Year	6%
Lifetime	24%
Total	100%

### By Inflation Type

Inflation Type	%
Compound 3%	0%
Compound 5%	61%
Simple 5%	26%
FPO	3%
None	10%
Total	100%

### By Home Care Percentage

Home Care Percentage	%
None (FC only)	3%
50%	5%
75%	8%
100%	84%
Total	100%

# METROPOLITAN LIFE INSURANCE COMPANY

New York, NY

## Actuarial Memorandum for VIP Series

January 29, 2018

### By Gender

Gender	%
Female	59%
Male	41%
Total	100%

### By Premium Payment Option

Payment Option	%
Double Pay First Year	3%
Paid - Up	2%
Reduced Pay at 65	5%
Lifetime	90%
Ten Pay	0%
Total	100%

## 23. Number of Policyholders

As of September 30, 2017, the number of premium-paying policies inforce and premiums that will be affected by this increase are:

	Issued Before Rate		Issued On or After Rate	
	Stability Regulation Effective Date	Stability Regulation Effective Date	Stability Regulation Effective Date	Stability Regulation Effective Date
	Number of Insured	2017 Annualized Premium	Number of Insured	2017 Annualized Premium
Pennsylvania	-	-	2,997	\$8,900,389
Nationwide	31,519	\$86,920,745	34,743	\$88,056,958

## 24. Actuarial Certification

I am a Fellow of the Society of Actuaries and a Member of the American Academy of Actuaries, and I meet the Academy's qualification standards for preparing health rate filings and to render the actuarial opinion contained herein.

This memorandum has been prepared in conformity with all applicable Actuarial Standards of Practice, including ASOP No. 8.



**METROPOLITAN LIFE INSURANCE COMPANY**

**New York, NY**

**Actuarial Memorandum for VIP Series**

**January 29, 2018**

I hereby certify that, to the best of my knowledge and judgment, this rate submission is in compliance with the applicable laws and regulations of Pennsylvania except the filing does not include the certification required for certain policies subject to your Department's long-term care Rate Stability rules. A larger rate increase would be needed in order to certify.

I further certify that:

- the analysis described in Section 18 of this memorandum was used in determining the need for a rate increase;
- the policy design, underwriting and claims adjudication practices have been taken into consideration in this rate increase request;
- the actuarial assumptions are appropriate and the gross premiums bear reasonable relationship to the benefits; and
- the relationship between renewal premium rate schedules and new business premium rate schedules is not applicable because we are no longer marketing new business.



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Mark D. Newton, FSA, MAAA  
Actuarial Director, Metropolitan Life Insurance Company

**Exhibit I-A**  
**Metropolitan Life Insurance Company**  
**Nationwide Experience Projections (Premium Normalized to Include Prior Authorized Increases) and With No Future Increase**  
**Policy Forms: LTC-FAC, LTC-VAL, LTC-IDEAL and LTC- PREM**

Calendar Year	Loss Ratio Demonstration								Factors Derived from Projected Values for Illustrative Purposes Only					Interest Rate Factors		
	Without Interest				With Interest				Premium Rate Increase Factor	Benefit Downgrade	Persistence Factors			Calendar Year Effective Int Rate	Mid-Year Disc / Accum Factor	
	Earned Premium	Incurred Claims	Loss Ratio	Life Years	Earned Premium	Incurred Claims	Loss Ratio			Policy Lapse & Mortality	Policy Shock Lapse	Policy Persistence	Premium Persistence			
1998	-	-	N/A	-	-	-	N/A							4.48%	2.2498	
1999	-	-	N/A	-	-	-	N/A							4.48%	2.1533	
2000	-	-	N/A	-	-	-	N/A							4.48%	2.0610	
2001	-	-	N/A	-	-	-	N/A							4.48%	1.9726	
2002	1,496,379		0.0%	3,208	2,825,177		0.0%							4.48%	1.8880	
2003	22,339,571	179,109	0.8%	20,902	40,368,641	323,658	0.8%							4.48%	1.8070	
2004	82,618,065	1,210,252	1.5%	57,671	142,892,539	2,093,199	1.5%							4.48%	1.7296	
2005	184,350,022	6,828,973	3.7%	100,020	305,170,793	11,304,599	3.7%							4.48%	1.6554	
2006	225,053,606	9,417,184	4.2%	100,233	356,575,077	14,920,592	4.2%							4.48%	1.5844	
2007	214,075,039	16,422,844	7.7%	97,473	324,635,700	24,904,546	7.7%							4.48%	1.5165	
2008	206,128,039	16,409,501	8.0%	94,603	299,179,997	23,817,208	8.0%							4.48%	1.4514	
2009	197,072,497	20,225,873	10.3%	91,475	273,770,557	28,097,521	10.3%							4.48%	1.3892	
2010	226,420,381	23,805,795	10.5%	88,725	301,051,971	31,652,546	10.5%							4.48%	1.3296	
2011	226,792,097	25,160,180	11.1%	86,549	288,615,142	32,018,791	11.1%							4.48%	1.2726	
2012	220,848,343	28,607,858	13.0%	85,430	268,998,945	34,845,104	13.0%							4.48%	1.2180	
2013	215,797,682	32,841,502	15.2%	84,877	251,575,558	38,286,413	15.2%							4.48%	1.1658	
2014	222,538,596	44,262,258	19.9%	82,915	248,308,879	49,387,890	19.9%							4.48%	1.1158	
2015	194,460,809	55,400,216	28.5%	81,772	207,675,006	59,164,828	28.5%							4.48%	1.0680	
2016	178,627,447	62,819,010	35.2%	80,690	182,585,201	64,210,858	35.2%							4.48%	1.0222	
Historical Experience	2017	192,314,909	78,098,843	40.6%	78,756	188,146,253	76,405,957	40.6%	1.6410		0.0240	N/A	0.976	0.949	4.48%	0.9783
	2018	188,922,969	86,543,181	46.9%	76,768	176,901,949	82,909,248	46.9%	1.6759	N/A	0.0253	N/A	0.975	0.962	4.48%	0.9364
	2019	181,386,029	100,677,602	55.5%	74,723	162,561,211	90,228,961	55.5%	1.6759	N/A	0.0266	N/A	0.973	0.960	4.48%	0.8962
	2020	173,709,084	114,676,844	66.0%	72,618	149,005,007	98,368,050	66.0%	1.6759	N/A	0.0282	N/A	0.972	0.958	4.48%	0.8578
	2021	166,094,896	130,661,280	78.7%	70,448	136,364,039	107,273,012	78.7%	1.6759	N/A	0.0299	N/A	0.970	0.956	4.48%	0.8210
	2022	158,482,450	148,734,120	93.8%	68,214	124,534,586	116,874,405	93.8%	1.6759	N/A	0.0317	N/A	0.968	0.954	4.48%	0.7858
	2023	150,852,752	168,895,990	112.0%	65,915	113,455,951	127,026,221	112.0%	1.6759	N/A	0.0337	N/A	0.966	0.952	4.48%	0.7521
	2024	143,140,967	191,008,680	133.5%	63,554	103,039,378	137,558,742	133.5%	1.6759	N/A	0.0358	N/A	0.964	0.949	4.48%	0.7198
	2025	135,470,705	215,234,554	158.9%	61,134	93,336,156	148,291,587	158.9%	1.6759	N/A	0.0381	N/A	0.962	0.946	4.48%	0.6890
	2026	127,783,159	241,123,676	188.7%	58,657	84,264,253	159,004,571	188.7%	1.6759	N/A	0.0405	N/A	0.959	0.943	4.48%	0.6594
Projected Future Experience	2027	120,047,095	268,479,267	223.6%	56,130	75,768,144	169,451,628	223.6%	1.6759	N/A	0.0431	N/A	0.957	0.939	4.48%	0.6312
	2028	112,360,051	296,930,547	264.3%	53,558	67,875,361	179,372,188	264.3%	1.6759	N/A	0.0458	N/A	0.954	0.936	4.48%	0.6041
	2029	104,703,307	326,101,679	311.5%	50,948	60,537,693	188,546,511	311.5%	1.6759	N/A	0.0487	N/A	0.951	0.932	4.48%	0.5782
	2030	97,162,366	355,462,771	365.8%	48,309	53,768,607	196,709,269	365.8%	1.6759	N/A	0.0518	N/A	0.948	0.928	4.48%	0.5534
	2031	89,780,132	384,246,110	428.0%	45,652	47,552,809	203,519,216	428.0%	1.6759	N/A	0.0550	N/A	0.945	0.924	4.48%	0.5297
	2032	82,585,418	411,916,591	498.8%	42,985	41,866,297	208,819,217	498.8%	1.6759	N/A	0.0584	N/A	0.942	0.920	4.48%	0.5069
	2033	75,568,232	437,783,806	579.3%	40,323	36,666,181	212,415,453	579.3%	1.6759	N/A	0.0619	N/A	0.938	0.915	4.48%	0.4852
	2034	68,802,931	461,330,296	670.5%	37,677	31,952,040	214,241,514	670.5%	1.6759	N/A	0.0656	N/A	0.934	0.910	4.48%	0.4644
	2035	62,311,451	487,079,837	773.3%	35,061	27,696,491	214,188,251	773.3%	1.6759	N/A	0.0694	N/A	0.931	0.906	4.48%	0.4445
	2036	56,122,179	498,602,633	888.4%	32,489	23,875,730	212,117,680	888.4%	1.6759	N/A	0.0734	N/A	0.929	0.901	4.48%	0.4254
2037	50,262,401	511,501,927	1017.7%	29,973	20,465,888	208,273,798	1017.7%	1.6759	N/A	0.0774	N/A	0.923	0.896	4.48%	0.4072	
2038	44,739,523	519,859,372	1162.0%	27,528	17,435,883	202,599,551	1162.0%	1.6759	N/A	0.0816	N/A	0.918	0.890	4.48%	0.3897	
2039	39,595,316	523,278,681	1321.6%	25,165	14,769,359	195,186,996	1321.6%	1.6759	N/A	0.0858	N/A	0.914	0.885	4.48%	0.3730	
2040	34,839,540	522,024,873	1498.4%	22,898	12,438,141	186,369,256	1498.4%	1.6759	N/A	0.0901	N/A	0.910	0.880	4.48%	0.3570	
2041	30,470,489	516,192,243	1694.1%	20,736	10,411,846	176,384,243	1694.1%	1.6759	N/A	0.0944	N/A	0.906	0.875	4.48%	0.3417	
2042	26,486,266	506,078,667	1910.7%	18,687	8,662,321	165,512,798	1910.7%	1.6759	N/A	0.0988	N/A	0.901	0.869	4.48%	0.3270	
2043	22,884,288	492,004,606	2150.0%	16,759	7,163,350	154,009,658	2150.0%	1.6759	N/A	0.1032	N/A	0.897	0.864	4.48%	0.3130	
2044	19,653,348	474,305,296	2413.4%	14,957	5,888,173	142,102,592	2413.4%	1.6759	N/A	0.1075	N/A	0.892	0.859	4.48%	0.2996	
2045	16,778,791	453,519,910	2702.9%	13,284	4,811,383	130,048,582	2702.9%	1.6759	N/A	0.1119	N/A	0.888	0.854	4.48%	0.2868	
2046	14,237,868	430,064,182	3020.6%	11,740	3,907,684	118,034,176	3020.6%	1.6759	N/A	0.1162	N/A	0.884	0.849	4.48%	0.2745	
2047	12,006,448	404,593,773	3369.8%	10,325	3,153,946	106,281,807	3369.8%	1.6759	N/A	0.1205	N/A	0.879	0.843	4.48%	0.2627	
2048	10,060,835	377,598,291	3753.2%	9,036	2,529,525	94,936,889	3753.2%	1.6759	N/A	0.1248	N/A	0.875	0.838	4.48%	0.2514	
2049	8,381,561	349,789,914	4173.3%	7,870	2,016,950	84,173,909	4173.3%	1.6759	N/A	0.1290	N/A	0.871	0.833	4.48%	0.2406	
2050	6,941,126	321,640,513	4633.8%	6,882	1,598,694	74,080,891	4633.8%	1.6759	N/A	0.1332	N/A	0.867	0.828	4.48%	0.2303	
2051	5,715,485	293,560,938	5136.2%	5,825	1,259,951	64,714,105	5136.2%	1.6759	N/A	0.1373	N/A	0.863	0.823	4.48%	0.2204	
2052	4,681,946	266,112,885	5683.9%	5,053	987,832	56,147,681	5683.9%	1.6759	N/A	0.1414	N/A	0.859	0.819	4.48%	0.2110	
2053	3,815,165	239,464,346	6276.6%	4,318	770,450	48,358,411	6276.6%	1.6759	N/A	0.1455	N/A	0.855	0.815	4.48%	0.2019	
2054	3,093,523	213,887,334	6914.0%	3,673	597,929	41,341,046	6914.0%	1.6759	N/A	0.1493	N/A	0.851	0.811	4.48%	0.1933	
2055	2,496,350	189,761,553	7601.6%	3,111	461,814	35,105,071	7601.6%	1.6759	N/A	0.1531	N/A	0.847	0.807	4.48%	0.1850	
2056	2,005,327	167,186,086	8337.1%	2,623	355,068	29,602,405	8337.1%	1.6759	N/A	0.1567	N/A	0.843	0.803	4.48%	0.1771	
2057	1,604,585	146,404,645	9124.1%	2,201	271,928	24,811,154	9124.1%	1.6759	N/A	0.1610	N/A	0.839	0.800	4.48%	0.1695	
2058	1,279,247	127,391,693	9958.3%	1,840	207,497	20,663,242	9958.3%	1.6759	N/A	0.1638	N/A	0.836	0.798	4.48%	0.1622	
2059	1,016,505	110,247,165	10845.7%	1,533	157,809	17,115,517	10845.7%	1.6759	N/A	0.1669	N/A	0.833	0.795	4.48%	0.1552	
2060	805,143	94,890,137	11785.5%	1,273	119,636	14,099,668	11785.5%	1.6759	N/A	0.1699	N/A	0.830	0.792	4.48%	0.1486	
2061	635,836	81,219,156	12773.6%	1,053	90,427	11,550,786	12773.6%	1.6759	N/A	0.1728	N/A	0.827	0.790	4.48%	0.1422	
2062	500,673	69,163,571	13814.1%	868	68,151	9,414,466	13814.1%	1.6759	N/A	0.1758	N/A	0.824	0.787	4.48%	0.1361	
2063	393,318															

**Exhibit I-A**  
**Metropolitan Life Insurance Company**  
**Nationwide Experience Projections (Premium Normalized to Include Prior Authorized Increases) and With 33% Future Increase**  
**Policy Forms: LTC-FAC, LTC-VAL, LTC-IDEAL and LTC-PREM**

	Calendar Year	Loss Ratio Demonstration						Factors Derived from Projected Values for Illustrative Purposes Only						Interest Rate Factors		
		Without Interest			Life Years	With Interest			Premium Rate Increase Factor	Benefit Downgrade	Policy Lapse & Mortality	Persistency Factors			Calendar Year Effective In Rate	Mid-Year Disc / Accum Factor
		Earned Premium	Incurred Claims	Loss Ratio		Earned Premium	Incurred Claims	Loss Ratio				Policy Shock Lapse	Policy Persistency	Premium Persistency		
Historical Experience	1998	-	-	N/A	-	-	-	N/A	-	-	-	-	-	-	4.48%	2.2498
	1999	-	-	N/A	-	-	-	N/A	-	-	-	-	-	-	4.48%	2.1533
	2000	-	-	N/A	-	-	-	N/A	-	-	-	-	-	-	4.48%	2.0610
	2001	-	-	N/A	-	-	-	N/A	-	-	-	-	-	-	4.48%	1.9726
	2002	1,496,379	-	0.0%	3,208	2,825,177	-	0.0%	-	-	-	-	-	-	4.48%	1.8880
	2003	22,339,571	179,109	0.8%	20,902	40,368,641	323,658	0.8%	-	-	-	-	-	-	4.48%	1.8070
	2004	82,618,065	1,210,252	1.5%	57,671	142,892,539	2,093,199	1.5%	-	-	-	-	-	-	4.48%	1.7296
	2005	184,350,022	6,828,973	3.7%	100,020	305,170,793	11,304,599	3.7%	-	-	-	-	-	-	4.48%	1.6554
	2006	225,053,606	9,417,184	4.2%	100,233	356,575,077	14,920,592	4.2%	-	-	-	-	-	-	4.48%	1.5844
	2007	214,075,039	16,422,844	7.7%	97,473	324,635,700	24,904,546	7.7%	-	-	-	-	-	-	4.48%	1.5165
	2008	206,128,039	16,409,501	8.0%	94,603	289,179,997	23,817,208	8.0%	-	-	-	-	-	-	4.48%	1.4514
	2009	197,072,497	20,225,873	10.3%	91,475	273,770,557	28,097,521	10.3%	-	-	-	-	-	-	4.48%	1.3892
	2010	226,420,381	23,805,795	10.5%	88,725	301,051,971	31,652,546	10.5%	-	-	-	-	-	-	4.48%	1.3296
	2011	226,792,097	25,160,180	11.1%	86,549	288,615,142	32,018,791	11.1%	-	-	-	-	-	-	4.48%	1.2726
	2012	220,848,343	28,607,858	13.0%	85,430	268,998,945	34,845,104	13.0%	-	-	-	-	-	-	4.48%	1.2180
	2013	215,797,682	32,841,502	15.2%	84,877	251,575,558	38,286,413	15.2%	-	-	-	-	-	-	4.48%	1.1658
	2014	222,538,596	44,262,258	19.9%	82,915	248,308,879	49,387,890	19.9%	-	-	-	-	-	-	4.48%	1.1158
2015	194,460,809	55,400,216	28.5%	81,772	207,675,006	59,164,828	28.5%	-	-	-	-	-	-	4.48%	1.0680	
2016	178,627,447	62,819,010	35.2%	80,690	182,585,201	64,210,858	35.2%	-	-	-	-	-	-	4.48%	1.0222	
Projected Future Experience	2017	192,314,909	78,098,843	40.6%	78,756	188,146,253	76,405,957	40.6%	1.6410	1.0000	0.0240	1.0000	0.976	0.949	4.48%	0.9783
	2018	205,322,105	86,425,166	42.1%	75,712	192,257,621	80,926,001	42.1%	1.8660	0.9897	0.0387	0.9863	0.961	0.962	4.48%	0.9364
	2019	224,097,491	93,945,532	41.9%	71,776	200,839,942	84,245,645	41.9%	2.2212	0.9704	0.0520	0.9606	0.948	0.960	4.48%	0.8962
	2020	215,138,006	106,787,077	49.6%	69,713	184,542,105	91,600,328	49.6%	2.2289	0.9700	0.0287	0.9600	0.971	0.958	4.48%	0.8578
	2021	205,707,864	121,671,784	59.1%	67,630	168,886,316	99,892,629	59.1%	2.2289	0.9700	0.0299	0.9600	0.970	0.956	4.48%	0.8210
	2022	196,279,880	138,501,213	70.6%	65,485	154,235,587	108,833,446	70.6%	2.2289	0.9700	0.0317	0.9600	0.968	0.954	4.48%	0.7858
	2023	186,830,530	157,275,945	84.2%	63,279	140,514,741	118,286,817	84.2%	2.2289	0.9700	0.0337	0.9600	0.966	0.952	4.48%	0.7521
	2024	177,279,516	177,947,496	100.4%	61,012	127,613,857	128,094,700	100.4%	2.2289	0.9700	0.0358	0.9600	0.964	0.949	4.48%	0.7198
	2025	167,779,927	200,426,417	119.5%	58,688	115,596,455	138,089,125	119.5%	2.2289	0.9700	0.0381	0.9600	0.962	0.946	4.48%	0.6890
	2026	158,258,931	224,534,367	141.9%	56,311	104,360,940	148,065,057	141.9%	2.2289	0.9700	0.0405	0.9600	0.959	0.943	4.48%	0.6594
	2027	148,677,847	250,007,894	168.2%	53,885	93,838,543	157,793,356	168.2%	2.2289	0.9700	0.0431	0.9600	0.957	0.939	4.48%	0.6312
	2028	139,157,473	276,501,725	198.7%	51,415	84,063,364	167,031,382	198.7%	2.2289	0.9700	0.0458	0.9600	0.954	0.936	4.48%	0.6041
	2029	129,674,627	303,665,883	234.2%	48,910	74,975,690	175,574,511	234.2%	2.2289	0.9700	0.0487	0.9600	0.951	0.932	4.48%	0.5782
	2030	120,335,202	331,008,932	275.1%	46,377	66,592,205	183,175,871	275.1%	2.2289	0.9700	0.0518	0.9600	0.948	0.928	4.48%	0.5534
	2031	111,192,334	357,809,978	321.8%	43,826	58,893,964	189,517,094	321.8%	2.2289	0.9700	0.0550	0.9600	0.945	0.924	4.48%	0.5297
	2032	102,281,710	383,576,730	375.0%	41,266	51,851,241	194,452,455	375.0%	2.2289	0.9700	0.0584	0.9600	0.942	0.920	4.48%	0.5069
	2033	93,590,953	407,664,280	435.6%	38,710	45,410,918	197,801,269	435.6%	2.2289	0.9700	0.0619	0.9600	0.938	0.915	4.48%	0.4852
	2034	85,212,155	429,590,772	504.1%	36,170	39,572,474	199,501,698	504.1%	2.2289	0.9700	0.0656	0.9600	0.934	0.910	4.48%	0.4644
	2035	77,172,483	448,726,504	581.5%	33,659	34,301,994	198,452,099	581.5%	2.2289	0.9700	0.0694	0.9600	0.931	0.906	4.48%	0.4445
	2036	69,507,095	464,298,095	668.0%	31,189	29,568,996	197,923,984	668.0%	2.2289	0.9700	0.0734	0.9600	0.927	0.901	4.48%	0.4254
	2037	62,249,783	476,310,594	765.2%	28,774	25,346,921	193,944,561	765.2%	2.2289	0.9700	0.0774	0.9600	0.923	0.896	4.48%	0.4072
	2038	55,409,720	484,093,047	873.7%	26,427	21,594,271	188,660,702	873.7%	2.2289	0.9700	0.0816	0.9600	0.918	0.890	4.48%	0.3897
	2039	49,038,640	487,277,107	993.7%	24,159	18,291,792	181,758,130	993.7%	2.2289	0.9700	0.0858	0.9600	0.914	0.885	4.48%	0.3730
	2040	43,148,631	486,109,561	1126.6%	21,982	15,404,588	173,547,051	1126.6%	2.2289	0.9700	0.0901	0.9600	0.910	0.880	4.48%	0.3570
	2041	37,737,579	480,672,217	1273.7%	19,906	12,895,030	164,249,008	1273.7%	2.2289	0.9700	0.0944	0.9600	0.906	0.875	4.48%	0.3417
	2042	32,803,134	471,260,455	1436.6%	17,940	10,728,250	154,125,518	1436.6%	2.2289	0.9700	0.0988	0.9600	0.901	0.869	4.48%	0.3270
	2043	28,342,099	458,154,689	1616.5%	16,089	8,871,781	143,413,793	1616.5%	2.2289	0.9700	0.1032	0.9600	0.897	0.864	4.48%	0.3130
	2044	24,340,593	441,673,092	1814.6%	14,359	7,292,479	132,325,933	1814.6%	2.2289	0.9700	0.1075	0.9600	0.892	0.859	4.48%	0.2996
	2045	20,780,466	422,317,741	2032.3%	12,753	5,958,879	121,101,239	2032.3%	2.2289	0.9700	0.1119	0.9600	0.888	0.854	4.48%	0.2868
	2046	17,633,543	400,475,766	2271.1%	11,270	4,838,651	109,913,425	2271.1%	2.2289	0.9700	0.1162	0.9600	0.884	0.849	4.48%	0.2745
	2047	14,869,938	376,757,721	2533.7%	9,912	3,906,150	98,989,519	2533.7%	2.2289	0.9700	0.1205	0.9600	0.879	0.843	4.48%	0.2627
	2048	12,460,304	351,619,529	2821.9%	8,675	3,132,807	88,405,231	2821.9%	2.2289	0.9700	0.1248	0.9600	0.875	0.838	4.48%	0.2514
	2049	10,380,529	325,724,368	3137.8%	7,555	2,497,984	78,382,744	3137.8%	2.2289	0.9700	0.1290	0.9600	0.871	0.833	4.48%	0.2406
	2050	8,596,557	299,511,646	3484.1%	6,549	1,979,976	68,984,125	3484.1%	2.2289	0.9700	0.1332	0.9600	0.867	0.828	4.48%	0.2303
	2051	7,078,605	273,363,945	3861.8%	5,560	1,560,445	60,261,775	3861.8%	2.2289	0.9700	0.1373	0.9600	0.863	0.823	4.48%	0.2204
	2052	5,798,447	247,804,319	4273.6%	4,851	1,223,426	52,284,721	4273.6%	2.2289	0.9700	0.1414	0.9600	0.859	0.819	4.48%	0.2110
	2053	4,725,067	222,989,198	4719.3%	4,145	954,199	45,031,352	4719.3%	2.2289	0.9700	0.1455	0.9600	0.855	0.815	4.48%	0.2019
	2054	3,831,316	199,171,885	5198.5%	3,526	740,533	38,496,782	5198.5%	2.2289	0.9700	0.1493	0.9600	0.851	0.811	4.48%	0.1933
	2055	3,091,719	176,705,959	5715.5%	2,986	571,955	32,689,843	5715.5%	2.2289	0.9700	0.1531	0.9600	0.847	0.807	4.48%	0.1850
	2056	2,483,590	155,683,683	6268.5%	2,518	439,751	27,565,760	6268.5%	2.2289	0.9700	0.1567	0.9600	0.843	0.803	4.48%	0.1771
	2057	1,987,272	136,332,005	6860.3%	2,113	336,782	23,104,147	6860.3%	2.2289	0.9700	0.1610	0.9600	0.839	0.800	4.48%	0.1695
	2058	1,584,343	116,627,144	7487.5%	1,767	256,984	19,241,611	7487.5%	2.2289	0.9700	0.1638	0.9600	0.836	0.797	4.48%	0.1622
	2059	1,258,938	102,662,160	8154.7%	1,472	195,446	15,937,969	8154.7%	2.2289	0.9700	0.1669	0.9600	0.833	0.795	4.48%	0.1552
	2060	997,166	88,361,696	8861.3%	1,222	148,168	13,129,611	8861.3%	2.2289	0.9700	0.1699	0.9600	0.830	0.792	4.48%	0.1486
	2061	787,481	75,631,278	9604.2%	1,011	111,994	10,756,092	9604.2%	2.2289	0.9700	0.1728	0.9600	0.827	0.790	4.48%	0.1422
	2062	620,082	64,405,117	10386.5%	833	84,405	8,766,751	10386.5%	2.2289	0.9700	0.1758	0.9600	0.824	0.787	4.48%	

**Exhibit II-A**  
**Demonstration that Lifetime Incurred Claims with Requested Increase are**  
**Not Less than Lifetime Earned Premium with Prescribed Factors**  
**Policy Forms: LTC-FAC, LTC- VAL, LTC-IDEAL and LTC- PREM**

1	Accumulated value of initial earned premium	3,161,306,062	x	58%	=	1,833,557,516
2a	Accumulated value of earned premium	3,494,229,183				
2b	Accumulated value of prior premium rate schedule increases (2a-1)	332,923,121	x	85%	=	282,984,653
3	Present value of future projected initial earned premium	1,148,038,458	x	58%	=	665,862,306
4a	Present value of future projected premium	2,305,678,624				
4b	Present value of future projected premium in excess of the projected initial earned premiums (4a-3)	1,157,640,166	x	85%	=	983,994,141
<b>5</b>	<b>Lifetime Earned Premium Times Prescribed Factor: Sum of 1, 2b, 3, and 4b</b>					<b>3,766,398,616</b>
6a	Accumulated value of incurred claims without the inclusion of active life reserves					415,027,753
6b	Present value of future projected incurred claims without the inclusion of active life reserves					5,215,974,361
<b>7</b>	<b>Lifetime Incurred Claims with Rate Increase: Sum of 6a and 6b</b>					<b>5,631,002,114</b>
8	Test: 7 is not less than 5					TRUE

**Exhibit I-B**  
**Metropolitan Life Insurance Company**  
**Pennsylvania Experience Projections (Premium Normalized to Include Prior Authorized Increases) and With No Future Increase**  
**Policy Forms: LTC-FAC, LTC-VAL, LTC-IDEAL and LTC- PREM**

		Loss Ratio Demonstration						Factors Derived from Projected Values for Illustrative Purposes Only						Interest Rate Factors		
Calendar Year		Without Interest			Life Years	With Interest			Premium Rate Increase Factor	Benefit Downgrade	Persistence Factors				Calendar Year Effective Int Rate	Mid-Year Disc / Accum Factor
		Earned Premium	Incurred Claims	Loss Ratio		Earned Premium	Incurred Claims	Loss Ratio			Policy Lapse & Mortality	Policy Shock Lapse	Policy Persistence	Premium Persistence		
Historical Experience	1998	-	-	N/A	-	-	-	-	N/A						4.48%	2.2498
	1999	-	-	N/A	-	-	-	-	N/A						4.48%	2.1533
	2000	-	-	N/A	-	-	-	-	N/A						4.48%	2.0610
	2001	-	-	N/A	-	-	-	-	N/A						4.48%	1.9726
	2002	-	-	N/A	-	-	-	-	N/A						4.48%	1.8880
	2003	366,678	-	0.0%	598	666,217	-	0.0%							4.48%	1.8070
	2004	2,685,514	16,596	0.6%	2,073	4,644,746	28,704	0.6%							4.48%	1.7296
	2005	7,050,008	-	0.0%	4,287	11,670,498	-	0.0%							4.48%	1.6554
	2006	10,269,739	157,344	1.5%	4,542	16,271,380	249,296	1.5%							4.48%	1.5844
	2007	9,835,599	291,286	3.0%	4,451	14,915,268	441,723	3.0%							4.48%	1.5165
	2008	9,496,177	731,471	7.7%	4,344	13,783,016	1,051,678	7.7%							4.48%	1.4514
	2009	9,073,150	690,961	7.6%	4,172	12,604,302	959,875	7.6%							4.48%	1.3892
	2010	10,735,269	1,564,259	14.6%	4,042	14,273,776	2,079,863	14.6%							4.48%	1.3296
	2011	10,849,364	893,598	8.2%	3,969	13,806,877	1,137,190	8.2%							4.48%	1.2726
	2012	10,593,963	1,650,897	15.6%	3,925	12,903,719	2,010,835	15.6%							4.48%	1.2180
2013	10,181,615	1,073,191	10.5%	3,913	11,869,862	1,251,119	10.5%							4.48%	1.1658	
2014	10,762,120	1,432,727	13.3%	3,838	12,008,389	1,598,638	13.3%							4.48%	1.1158	
2015	9,305,084	5,497,648	59.1%	3,781	9,937,393	5,871,230	59.1%							4.48%	1.0680	
2016	8,199,450	1,311,444	16.0%	3,743	8,381,120	1,340,501	16.0%							4.48%	1.0222	
Projected Future Experience	2017	8,583,454	3,636,000	42.4%	3,654	8,397,397	3,557,186	42.4%	1.6410	N/A	0.0238	N/A	0.976	0.923	4.48%	0.9783
	2018	8,439,936	4,132,431	49.0%	3,562	7,902,910	3,869,487	49.0%	1.6759	N/A	0.0251	N/A	0.975	0.963	4.48%	0.9364
	2019	8,112,678	4,708,105	58.0%	3,468	7,270,719	4,219,482	58.0%	1.6759	N/A	0.0265	N/A	0.973	0.961	4.48%	0.8962
	2020	7,765,526	5,371,587	69.2%	3,370	6,661,493	4,607,666	69.2%	1.6759	N/A	0.0281	N/A	0.972	0.957	4.48%	0.8578
	2021	7,435,258	6,128,516	82.4%	3,270	6,104,353	5,031,517	82.4%	1.6759	N/A	0.0298	N/A	0.970	0.957	4.48%	0.8210
	2022	7,117,356	6,984,641	98.1%	3,166	5,592,777	5,488,490	98.1%	1.6759	N/A	0.0317	N/A	0.968	0.957	4.48%	0.7858
	2023	6,785,067	7,941,435	117.0%	3,060	5,103,031	5,972,732	117.0%	1.6759	N/A	0.0337	N/A	0.966	0.953	4.48%	0.7521
	2024	6,459,937	8,994,506	139.2%	2,950	4,650,156	6,474,654	139.2%	1.6759	N/A	0.0359	N/A	0.964	0.952	4.48%	0.7198
	2025	6,129,170	10,127,403	165.2%	2,837	4,222,855	6,977,544	165.2%	1.6759	N/A	0.0382	N/A	0.962	0.949	4.48%	0.6890
	2026	5,794,385	11,337,976	195.7%	2,722	3,821,001	7,476,619	195.7%	1.6759	N/A	0.0406	N/A	0.959	0.945	4.48%	0.6594
	2027	5,445,931	12,606,470	231.5%	2,604	3,437,219	7,956,617	231.5%	1.6759	N/A	0.0432	N/A	0.957	0.940	4.48%	0.6312
	2028	5,108,890	13,919,289	272.5%	2,484	3,086,219	8,408,476	272.5%	1.6759	N/A	0.0460	N/A	0.954	0.938	4.48%	0.6041
	2029	4,772,963	15,264,207	319.8%	2,363	2,759,647	8,825,508	319.8%	1.6759	N/A	0.0489	N/A	0.951	0.934	4.48%	0.5782
	2030	4,435,458	16,604,185	374.4%	2,240	2,454,518	9,188,577	374.4%	1.6759	N/A	0.0520	N/A	0.948	0.929	4.48%	0.5534
	2031	4,106,135	17,912,502	436.2%	2,116	2,174,849	9,487,509	436.2%	1.6759	N/A	0.0553	N/A	0.945	0.926	4.48%	0.5297
2032	3,784,556	19,186,281	507.0%	1,992	1,918,563	9,726,397	507.0%	1.6759	N/A	0.0587	N/A	0.941	0.922	4.48%	0.5069	
2033	3,468,708	20,358,275	586.9%	1,868	1,683,039	9,877,963	586.9%	1.6759	N/A	0.0622	N/A	0.938	0.917	4.48%	0.4852	
2034	3,164,703	21,419,021	676.8%	1,745	1,469,686	9,946,981	676.8%	1.6759	N/A	0.0659	N/A	0.934	0.912	4.48%	0.4644	
2035	2,872,371	22,356,763	778.4%	1,623	1,276,725	9,938,130	778.4%	1.6759	N/A	0.0697	N/A	0.930	0.908	4.48%	0.4445	
2036	2,592,333	23,118,865	891.8%	1,504	1,102,841	9,835,323	891.8%	1.6759	N/A	0.0736	N/A	0.926	0.903	4.48%	0.4254	
2037	2,327,075	23,713,075	1019.0%	1,387	947,541	9,655,511	1019.0%	1.6759	N/A	0.0777	N/A	0.922	0.898	4.48%	0.4072	
2038	2,077,084	24,106,916	1160.6%	1,274	809,481	9,394,945	1160.6%	1.6759	N/A	0.0818	N/A	0.918	0.893	4.48%	0.3897	
2039	1,842,836	24,281,515	1317.6%	1,164	687,392	9,057,193	1317.6%	1.6759	N/A	0.0860	N/A	0.914	0.887	4.48%	0.3730	
2040	1,625,094	24,243,206	1491.8%	1,059	580,178	8,655,121	1491.8%	1.6759	N/A	0.0902	N/A	0.910	0.882	4.48%	0.3570	
2041	1,425,765	23,982,285	1682.1%	959	487,184	8,194,810	1682.1%	1.6759	N/A	0.0945	N/A	0.906	0.877	4.48%	0.3417	
2042	1,241,731	23,537,674	1895.6%	864	406,108	7,697,986	1895.6%	1.6759	N/A	0.0988	N/A	0.901	0.871	4.48%	0.3270	
2043	1,076,941	22,912,867	2127.6%	775	337,109	7,172,296	2127.6%	1.6759	N/A	0.1031	N/A	0.897	0.867	4.48%	0.3130	
2044	928,912	22,109,647	2380.2%	692	278,303	6,624,084	2380.2%	1.6759	N/A	0.1074	N/A	0.893	0.863	4.48%	0.2996	
2045	796,958	21,190,156	2658.9%	615	228,531	6,076,359	2658.9%	1.6759	N/A	0.1117	N/A	0.888	0.858	4.48%	0.2868	
2046	680,039	20,142,594	2962.0%	543	186,642	5,528,278	2962.0%	1.6759	N/A	0.1159	N/A	0.884	0.853	4.48%	0.2745	
2047	577,012	18,996,247	3292.2%	478	151,574	4,990,081	3292.2%	1.6759	N/A	0.1201	N/A	0.880	0.848	4.48%	0.2627	
2048	486,835	17,798,874	3656.0%	419	122,402	4,475,046	3656.0%	1.6759	N/A	0.1245	N/A	0.876	0.844	4.48%	0.2514	
2049	408,709	16,551,823	4049.8%	365	98,352	3,983,053	4049.8%	1.6759	N/A	0.1285	N/A	0.872	0.840	4.48%	0.2406	
2050	341,271	15,284,663	4478.7%	316	78,602	3,520,394	4478.7%	1.6759	N/A	0.1327	N/A	0.867	0.835	4.48%	0.2303	
2051	283,463	14,009,808	4942.4%	273	62,488	3,088,395	4942.4%	1.6759	N/A	0.1368	N/A	0.863	0.831	4.48%	0.2204	
2052	234,436	12,756,760	5441.5%	235	49,464	2,691,574	5441.5%	1.6759	N/A	0.1407	N/A	0.859	0.827	4.48%	0.2110	
2053	193,043	11,522,274	5968.7%	201	38,984	2,326,855	5968.7%	1.6759	N/A	0.1449	N/A	0.855	0.823	4.48%	0.2019	
2054	158,275	10,324,830	6523.4%	171	30,592	1,995,646	6523.4%	1.6759	N/A	0.1486	N/A	0.851	0.820	4.48%	0.1933	
2055	129,261	9,197,304	7115.3%	145	23,913	1,701,462	7115.3%	1.6759	N/A	0.1527	N/A	0.847	0.817	4.48%	0.1850	
2056	105,138	8,141,156	7743.3%	122	18,616	1,441,494	7743.3%	1.6759	N/A	0.1558	N/A	0.844	0.813	4.48%	0.1771	
2057	85,221	7,146,389	8388.0%	103	14,442	1,211,435	8388.0%	1.6759	N/A	0.1605	N/A	0.840	0.811	4.48%	0.1695	
2058	68,847	6,247,156	9073.9%	86	11,167	1,013,304	9073.9%	1.6759	N/A	0.1628	N/A	0.837	0.808	4.48%	0.1622	
2059	55,471	5,428,369	9786.0%	72	8,612	842,737	9786.0%	1.6759	N/A	0.1660	N/A	0.834	0.806	4.48%	0.1552	
2060	44,574	4,692,830	10528.1%	60	6,623	697,305	10528.1%	1.6759	N/A	0.1689	N/A	0.831	0.804	4.48%	0.1486	
2061	35,743	4,039,884	11302.6%	49	5,083	574,542	11302.6%	1.6759	N/A	0.1718	N/A	0.828	0.802	4.48%	0.1422	
2062	28,594	3,462,147	12107.8%	41	3,892	471,263	12107.8%	1.6759	N/A	0.1742	N/A	0.826	0.800	4.48%	0.1361	
2063	22,843	2,953,109	12927.8%	34	2,976	394,736	12927.8%	1.6759	N/A	0.1769	N/A	0.823	0.798	4.48%	0.1303	
2064	18,188	2,509,510	13797.3%	28	2,268	312,923	13797.3%	1.6759	N/A	0.1791	N/A	0.821	0.796	4.48%	0.1247	
2065	14,450	2,128,334	14728.6%	22	1,725	254,012	14728.6%	1.6759	N/A	0.1825	N/A	0.818	0.794	4.48%	0.1193	
2066	11,448	1,792,408	15657.2%	18	1,308	204,746	15657.2%	1.6759	N/A	0.1832	N/A	0.817	0.792	4.48%	0.1142	
2067	9,040	1,503,337	16630.7%	15	988	164,362	16630.7%	1.6759	N/A	0.1851	N/A	0.815	0.790	4.48%	0.1093	
2068	7,111	1,249,476	17572.2%	12	744	130,749	17572.2%	1.6759	N/A	0.1877	N/A	0.812	0.787	4.48%	0.1046	
2069	5,546	1,033,119	18562.6%	10	560	103,747	18562.6%	1.6759	N/A	0.1897	N/A	0.810	0.785	4.48%	0.10	

**Exhibit I-B**  
**Metropolitan Life Insurance Company**  
**Pennsylvania Experience Projections (Premium Normalized to Include Prior Authorized Increases) and With 33% Future Increase**  
**Policy Forms: LTC-FAC, LTC-VAL, LTC-IDEAL and LTC- PREM**

Calendar Year	Loss Ratio Demonstration										Factors Derived from Projected Values for Illustrative Purposes Only						Interest Rate Factors	
	Without Interest					With Interest					Premium Rate Increase Factor	Benefit Downgrade	Persistency Factors				Calendar Year Effective Int Rate	Mid-Year Disc / Accum Factor
	Earned Premium	Incurred Claims	Loss Ratio	Life Years	Earned Premium	Incurred Claims	Loss Ratio	Policy Lapse & Mortality	Policy Shock Lapse	Policy Persistency			Premium Persistency					
Historical Experience	1998	-	-	N/A	-	-	-	N/A	-	-	-	-	-	-	-	4.48%	2.2498	
	1999	-	-	N/A	-	-	-	N/A	-	-	-	-	-	-	-	4.48%	2.1533	
	2000	-	-	N/A	-	-	-	N/A	-	-	-	-	-	-	-	4.48%	2.0610	
	2001	-	-	N/A	-	-	-	N/A	-	-	-	-	-	-	-	4.48%	1.9726	
	2002	-	-	N/A	-	-	-	N/A	-	-	-	-	-	-	-	4.48%	1.8880	
	2003	368,678	-	0.0%	598	666,217	-	0.0%	-	-	-	-	-	-	-	4.48%	1.8070	
	2004	2,685,514	15,596	0.6%	2,073	4,644,746	28,704	0.6%	-	-	-	-	-	-	-	4.48%	1.7296	
	2005	7,050,008	-	0.0%	4,287	11,670,498	-	0.0%	-	-	-	-	-	-	-	4.48%	1.6554	
	2006	10,269,739	157,344	1.5%	4,542	16,271,380	249,296	1.5%	-	-	-	-	-	-	-	4.48%	1.5844	
	2007	9,835,599	291,286	3.0%	4,451	14,915,268	441,723	3.0%	-	-	-	-	-	-	-	4.48%	1.5165	
	2008	9,496,177	731,471	7.7%	4,344	13,783,016	1,061,678	7.7%	-	-	-	-	-	-	-	4.48%	1.4514	
	2009	9,073,150	690,961	7.6%	4,172	12,604,302	959,875	7.6%	-	-	-	-	-	-	-	4.48%	1.3892	
	2010	10,735,269	1,564,259	14.6%	4,042	14,273,776	2,079,863	14.6%	-	-	-	-	-	-	-	4.48%	1.3296	
	2011	10,849,364	893,598	8.2%	3,969	13,806,877	1,137,190	8.2%	-	-	-	-	-	-	-	4.48%	1.2726	
	2012	10,593,963	1,650,897	15.6%	3,925	12,903,719	2,010,835	15.6%	-	-	-	-	-	-	-	4.48%	1.2180	
Projected Future Experience	2013	10,181,615	1,073,191	10.5%	3,913	11,869,662	1,251,119	10.5%	-	-	-	-	-	-	-	4.48%	1.1658	
	2014	10,762,120	1,432,727	13.3%	3,838	12,008,389	1,598,638	13.3%	-	-	-	-	-	-	-	4.48%	1.1158	
	2015	9,305,084	5,497,648	59.1%	3,781	9,937,393	5,871,230	59.1%	-	-	-	-	-	-	-	4.48%	1.0680	
	2016	8,199,450	1,311,444	16.0%	3,743	8,381,120	1,340,501	16.0%	-	-	-	-	-	-	-	4.48%	1.0222	
	2017	8,583,454	3,636,000	42.4%	3,654	8,397,397	3,557,186	42.4%	1.6410	1.0000	0.0238	1.0000	0.976	0.923	4.48%	0.9783		
	2018	9,172,550	4,033,580	44.0%	3,513	8,588,908	3,776,926	44.0%	1.8660	0.9897	0.0385	0.9863	0.962	0.963	4.48%	0.9364		
	2019	10,022,964	4,388,608	43.8%	3,331	8,982,775	3,933,145	43.8%	2.2212	0.9704	0.0519	0.9606	0.948	0.961	4.48%	0.8962		
	2020	9,618,068	5,002,022	52.0%	3,236	8,250,232	4,290,658	52.0%	2.2289	0.9700	0.0287	0.9600	0.971	0.957	4.48%	0.8578		
	2021	9,208,537	5,706,874	62.0%	3,139	7,560,216	4,685,348	62.0%	2.2289	0.9700	0.0298	0.9600	0.970	0.957	4.48%	0.8210		
	2022	8,814,817	6,504,097	73.8%	3,040	6,926,632	5,110,882	73.8%	2.2289	0.9700	0.0317	0.9600	0.968	0.958	4.48%	0.7858		
	2023	8,403,278	7,395,065	88.0%	2,937	6,320,083	5,561,808	88.0%	2.2289	0.9700	0.0337	0.9600	0.966	0.953	4.48%	0.7521		
	2024	8,000,668	8,375,584	104.7%	2,832	5,759,200	6,029,198	104.7%	2.2289	0.9700	0.0359	0.9600	0.964	0.952	4.48%	0.7198		
	2025	7,590,953	9,430,638	124.2%	2,724	5,229,989	6,497,489	124.2%	2.2289	0.9700	0.0382	0.9600	0.962	0.949	4.48%	0.6890		
	2026	7,176,323	10,557,923	147.1%	2,613	4,732,294	6,962,228	147.1%	2.2289	0.9700	0.0406	0.9600	0.959	0.945	4.48%	0.6594		
	2027	6,744,764	11,739,144	174.0%	2,500	4,256,981	7,409,202	174.0%	2.2289	0.9700	0.0432	0.9600	0.957	0.940	4.48%	0.6312		
2028	6,327,340	12,961,642	204.9%	2,385	3,822,270	7,829,973	204.9%	2.2289	0.9700	0.0460	0.9600	0.954	0.938	4.48%	0.6041			
2029	5,911,295	14,214,029	240.5%	2,268	3,417,811	8,218,313	240.5%	2.2289	0.9700	0.0489	0.9600	0.951	0.934	4.48%	0.5782			
2030	5,493,260	15,481,817	281.5%	2,150	3,038,911	8,556,403	281.5%	2.2289	0.9700	0.0520	0.9600	0.948	0.929	4.48%	0.5534			
2031	5,085,432	16,680,122	328.0%	2,031	2,693,542	8,834,768	328.0%	2.2289	0.9700	0.0553	0.9600	0.945	0.926	4.48%	0.5297			
2032	4,687,158	17,866,265	381.2%	1,912	2,376,133	9,057,221	381.2%	2.2289	0.9700	0.0587	0.9600	0.941	0.922	4.48%	0.5069			
2033	4,295,981	18,957,626	441.3%	1,793	2,084,437	9,198,359	441.3%	2.2289	0.9700	0.0622	0.9600	0.938	0.917	4.48%	0.4852			
2034	3,919,472	19,945,393	508.9%	1,675	1,820,200	9,262,628	508.9%	2.2289	0.9700	0.0659	0.9600	0.934	0.912	4.48%	0.4644			
2035	3,557,421	20,820,480	585.3%	1,558	1,581,219	9,254,385	585.3%	2.2289	0.9700	0.0697	0.9600	0.930	0.908	4.48%	0.4445			
2036	3,210,594	21,528,287	670.5%	1,444	1,365,864	9,158,653	670.5%	2.2289	0.9700	0.0746	0.9600	0.926	0.903	4.48%	0.4254			
2037	2,882,074	22,081,616	766.2%	1,332	1,173,525	8,991,211	766.2%	2.2289	0.9700	0.0777	0.9600	0.922	0.898	4.48%	0.4072			
2038	2,572,460	22,448,361	872.6%	1,223	1,002,539	8,748,573	872.6%	2.2289	0.9700	0.0818	0.9600	0.918	0.893	4.48%	0.3897			
2039	2,282,345	22,610,947	990.7%	1,118	851,332	8,434,058	990.7%	2.2289	0.9700	0.0860	0.9600	0.914	0.887	4.48%	0.3730			
2040	2,012,672	22,575,274	1121.7%	1,017	718,549	8,059,648	1121.7%	2.2289	0.9700	0.0902	0.9600	0.910	0.882	4.48%	0.3570			
2041	1,765,792	22,322,304	1264.7%	921	603,376	7,631,007	1264.7%	2.2289	0.9700	0.0945	0.9600	0.906	0.877	4.48%	0.3417			
2042	1,537,879	21,918,282	1425.2%	830	502,963	7,168,364	1425.2%	2.2289	0.9700	0.0988	0.9600	0.901	0.871	4.48%	0.3270			
2043	1,333,788	21,336,462	1599.7%	744	417,509	6,678,842	1599.7%	2.2289	0.9700	0.1031	0.9600	0.897	0.867	4.48%	0.3130			
2044	1,150,453	20,588,504	1789.6%	664	344,678	6,168,347	1789.6%	2.2289	0.9700	0.1074	0.9600	0.893	0.863	4.48%	0.2996			
2045	987,029	19,732,273	1999.2%	590	283,034	5,658,305	1999.2%	2.2289	0.9700	0.1117	0.9600	0.888	0.858	4.48%	0.2868			
2046	842,225	18,756,784	2227.1%	522	231,155	5,147,933	2227.1%	2.2289	0.9700	0.1159	0.9600	0.884	0.853	4.48%	0.2745			
2047	714,627	17,689,306	2475.3%	459	187,724	4,646,783	2475.3%	2.2289	0.9700	0.1201	0.9600	0.880	0.848	4.48%	0.2627			
2048	602,943	16,574,312	2748.9%	402	151,594	4,167,163	2748.9%	2.2289	0.9700	0.1245	0.9600	0.876	0.844	4.48%	0.2514			
2049	506,184	15,413,058	3045.0%	350	121,809	3,709,019	3045.0%	2.2289	0.9700	0.1285	0.9600	0.872	0.840	4.48%	0.2406			
2050	422,663	14,233,078	3367.5%	304	97,349	3,278,191	3367.5%	2.2289	0.9700	0.1327	0.9600	0.867	0.835	4.48%	0.2303			
2051	351,068	13,045,934	3716.1%	262	77,391	2,875,914	3716.1%	2.2289	0.9700	0.1368	0.9600	0.863	0.831	4.48%	0.2204			
2052	290,349	11,879,095	4091.3%	225	61,261	2,506,394	4091.3%	2.2289	0.9700	0.1407	0.9600	0.859	0.827	4.48%	0.2110			
2053	239,084	10,729,542	4487.8%	193	48,282	2,166,768	4487.8%	2.2289	0.9700	0.1449	0.9600	0.855	0.823	4.48%	0.2019			
2054	196,023	9,614,575	4904.8%	164	37,888	1,858,346	4904.8%	2.2289	0.9700	0.1486	0.9600	0.851	0.820	4.48%	0.1933			
2055	160,089	8,564,530	5349.9%	139	29,616	1,584,401	5349.9%	2.2289	0.9700	0.1527	0.9600	0.847	0.817	4.48%	0.1850			
2056	130,213	7,581,044	5822.0%	117	23,056	1,342,320	5822.0%	2.2289	0.9700	0.1558	0.9600	0.844	0.813	4.48%	0.1771			
2057	105,546	6,656,580	6306.8%	98	17,887	1,128,089	6306.8%	2.2289	0.9700	0.1605	0.9600	0.840	0.811	4.48%	0.1695			
2058	85,267	5,817,352	6822.5%	82	13,831	943,589	6822.5%	2.2289	0.9700	0.1628	0.9600	0.837	0.808	4.48%	0.1622			
2059	68,700	5,054,897	7357.9%	69	10,666	784,756	7357.9%	2.2289	0.9700	0.1660	0.9600	0.834	0.806	4.48%	0.1552			
2060	55,205	4,369,964	7915.9%	57	8,203	649,330	7915.9%	2.2289	0.9700	0.1689	0.9600	0.831	0.804	4.48%	0.1486			
2061	44,267	3,761,940	8498.2%	47	6,296	535,014	8498.2%	2.2289	0.9700	0.1718	0.9600	0.828	0.802	4.48%	0.1422			
2062	35,414	3,223,951	9103.6%	39	4,821	438,841	9103.6%	2.2289	0.9700	0.1742	0.9600	0.826	0.800	4.48%	0.1361			
2063	28,291	2,749,035	9720.1%	32	3,686	358,266	9720.1%	2.2289	0.9700	0.1769	0.9600	0.823	0.799	4.48%	0.1303			
2064	22,526	2,336,856	10373.9%	26	2,809	291,394	10373.9%	2.2289	0.9700	0.1791	0.9600	0.821	0.796	4.48%	0.1247			
2065	17,897	1,981,905	11074.2%	22	2,136	236,536	11074.2%	2.2289	0.9700	0.1.								

**Exhibit II-B**  
**Demonstration that Lifetime Incurred Claims with Requested Increase are**  
**Not Less than Lifetime Earned Premium with Prescribed Factors**  
**Policy Forms: LTC-FAC, LTC- VAL, LTC-IDEAL and LTC- PREM**

1	Accumulated value of initial earned premium	141,922,008	x	58%	=	82,314,765
2a	Accumulated value of earned premium	157,736,365				
2b	Accumulated value of prior premium rate schedule increases (2a-1)	15,814,357	x	85%	=	13,442,204
3	Present value of future projected initial earned premium	51,885,606	x	58%	=	30,093,651
4a	Present value of future projected premium	104,247,414				
4b	Present value of future projected premium in excess of the projected initial earned premiums (4a-3)	52,361,808	x	85%	=	44,507,537
<b>5</b>	<b>Lifetime Earned Premium Times Prescribed Factor: Sum of 1, 2b, 3, and 4b</b>					<b>170,358,156</b>
6a	Accumulated value of incurred claims without the inclusion of active life reserves					18,030,653
6b	Present value of future projected incurred claims without the inclusion of active life reserves					244,274,219
<b>7</b>	<b>Lifetime Incurred Claims with Rate Increase: Sum of 6a and 6b</b>					<b>262,304,872</b>
8	Test: 7 is not less than 5					TRUE

Attachment 1  
Metropolitan Life Insurance Company  
Policy Forms: LTC-FAC, LTC- VAL, LTC-IDEAL and LTC- PREM  
Assumptions Summary

	Original Pricing Assumptions	2017 Best Estimate Assumptions																																									
Interest Rate:	4.50%	Maximum valuation interest rate for contract reserves, which average to 4.48%																																									
Mortality:	1983 GAM Basic Mortality Table No Mortality Selection Factors were applied	88% of Annuity 2000 Basic table With Mortality Selection Factors of: <table><tr><th>Duration</th><th>Mortality Selection</th></tr><tr><td>1</td><td>25%</td></tr><tr><td>2</td><td>50%</td></tr><tr><td>3</td><td>55%</td></tr><tr><td>4</td><td>65%</td></tr><tr><td>5</td><td>70%</td></tr><tr><td>6</td><td>75%</td></tr><tr><td>7</td><td>80%</td></tr><tr><td>8</td><td>85%</td></tr><tr><td>9</td><td>90%</td></tr><tr><td>10</td><td>95%</td></tr><tr><td>11+</td><td>100%</td></tr></table>	Duration	Mortality Selection	1	25%	2	50%	3	55%	4	65%	5	70%	6	75%	7	80%	8	85%	9	90%	10	95%	11+	100%																	
Duration	Mortality Selection																																										
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11+	100%																																										
Voluntary Lapse Rates:	<table><tr><th rowspan="2">Duration</th><th colspan="2">Issue Age</th></tr><tr><th>Up to age 65</th><th>65+</th></tr><tr><td>1</td><td>6.00%</td><td>8.00%</td></tr><tr><td>2</td><td>5.00%</td><td>6.00%</td></tr><tr><td>3</td><td>4.00%</td><td>4.00%</td></tr><tr><td>4+</td><td>3.00%</td><td>3.00%</td></tr></table>	Duration	Issue Age		Up to age 65	65+	1	6.00%	8.00%	2	5.00%	6.00%	3	4.00%	4.00%	4+	3.00%	3.00%	<table><tr><th>Duration</th><th>Lapse Rate</th></tr><tr><td>1</td><td>5.00%</td></tr><tr><td>2</td><td>4.50%</td></tr><tr><td>3</td><td>4.00%</td></tr><tr><td>4</td><td>3.50%</td></tr><tr><td>5</td><td>2.50%</td></tr><tr><td>6</td><td>2.00%</td></tr><tr><td>7</td><td>1.80%</td></tr><tr><td>8</td><td>1.50%</td></tr><tr><td>9</td><td>1.30%</td></tr><tr><td>10</td><td>1.10%</td></tr><tr><td>11+</td><td>1.10%</td></tr></table>	Duration	Lapse Rate	1	5.00%	2	4.50%	3	4.00%	4	3.50%	5	2.50%	6	2.00%	7	1.80%	8	1.50%	9	1.30%	10	1.10%	11+	1.10%
Duration	Issue Age																																										
	Up to age 65	65+																																									
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9	1.30%																																										
10	1.10%																																										
11+	1.10%																																										
Morbidity:	Morbidity underwriting savings vary by duration. However, we do not have the actual rates.	Current IB block experience with morbidity U/W Selection Factors of: <table><tr><th>Duration</th><th>U/W Selection</th></tr><tr><td>1</td><td>64%</td></tr><tr><td>2</td><td>77%</td></tr><tr><td>3</td><td>100%</td></tr><tr><td>4+</td><td>100%</td></tr></table>	Duration	U/W Selection	1	64%	2	77%	3	100%	4+	100%																															
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3	100%																																										
4+	100%																																										
Incidence:	Incidence rates for nursing home care were based on a study published by the Society of Actuaries based on the 1985 NNHS with modifications.	Sample Ultimate Smoothed Incidence Rates (before gross-up to zero-day elimination) <table><tr><th rowspan="2">Attained Age</th><th colspan="2">Male</th><th colspan="2">Female</th></tr><tr><th>Facility Care</th><th>Home Care</th><th>Facility Care</th><th>Home Care</th></tr><tr><td>81</td><td>1.18%</td><td>1.16%</td><td>1.61%</td><td>1.23%</td></tr><tr><td>82</td><td>1.45%</td><td>1.55%</td><td>1.86%</td><td>1.43%</td></tr><tr><td>83</td><td>1.74%</td><td>1.93%</td><td>2.09%</td><td>1.68%</td></tr><tr><td>84</td><td>2.07%</td><td>2.18%</td><td>2.35%</td><td>1.93%</td></tr><tr><td>85</td><td>2.39%</td><td>2.43%</td><td>2.57%</td><td>2.21%</td></tr></table>	Attained Age	Male		Female		Facility Care	Home Care	Facility Care	Home Care	81	1.18%	1.16%	1.61%	1.23%	82	1.45%	1.55%	1.86%	1.43%	83	1.74%	1.93%	2.09%	1.68%	84	2.07%	2.18%	2.35%	1.93%	85	2.39%	2.43%	2.57%	2.21%							
Attained Age	Male			Female																																							
	Facility Care	Home Care	Facility Care	Home Care																																							
81	1.18%	1.16%	1.61%	1.23%																																							
82	1.45%	1.55%	1.86%	1.43%																																							
83	1.74%	1.93%	2.09%	1.68%																																							
84	2.07%	2.18%	2.35%	1.93%																																							
85	2.39%	2.43%	2.57%	2.21%																																							
Continuance:	Continuance rates for nursing home care were based on a study published by the Society of Actuaries based on the 1985 NNHS with modifications.	Termination curves were constructed separately for deaths and recoveries, gender and care path. Coefficients to an exponential-shaped curve were based on experience adjusted to minimize differences between actual and expected terminations in total as well as at periodic duration points along the curves. Death and recovery termination rates were recombined into a single termination table for modelling and valuation uses.																																									
Utilization:	Home care prevalence rates were based on 1982-1984 National Long Term Care Surveys with modifications. Note that the actual utilization assumption at original pricing is not available.	<table><tr><th>Home Care</th><th>Facility Care</th></tr><tr><td>61%</td><td>79%</td></tr></table>	Home Care	Facility Care	61%	79%																																					
Home Care	Facility Care																																										
61%	79%																																										



**Attachment 2**  
**Metropolitan Life Insurance Company**  
**Nationwide Experience Projections (Premium Normalized to Include Prior Authorized Increases)**  
**Actual to Expected Ratios**  
**Policy Forms: LTC-FAC, LTC- VAL, LTC-IDEAL and LTC- PREM**

Duration	Actual / Projected Experience			Expected Pricing Experience			G = C / F Actual to Expected Ratio
	Actual Experience through 12/31/2016			Reproduced based on Original Pricing			
	Projections based on Current Assumptions			Assumptions since inception			
	A	B	C = B / A	D	E	F = E / D	
	Earned Premium	Incurred Claims	Loss Ratio	Earned Premium	Incurred Claims	Loss Ratio	
1	128,930,834	1,280,355	1.0%	128,930,834	1,302,128	1.0%	0.98
2	241,799,286	7,182,229	3.0%	241,799,286	3,653,068	1.5%	1.97
3	223,814,495	12,392,102	5.5%	230,233,910	4,830,992	2.1%	2.64
4	221,818,803	11,852,924	5.3%	221,296,636	6,582,335	3.0%	1.80
5	211,125,941	19,940,660	9.4%	213,763,418	8,156,485	3.8%	2.48
6	203,835,536	17,250,824	8.5%	205,992,414	10,382,733	5.0%	1.68
7	216,347,202	21,512,258	9.9%	198,100,003	12,359,381	6.2%	1.59
8	221,996,162	32,464,681	14.6%	190,253,800	13,871,571	7.3%	2.01
9	222,981,960	28,109,089	12.6%	182,516,431	17,126,930	9.4%	1.34
10	218,393,092	35,993,763	16.5%	174,901,324	19,264,818	11.0%	1.50
11	201,620,584	43,932,174	21.8%	123,041,254	21,423,910	17.4%	1.25
12	180,540,218	53,140,973	29.4%	116,040,565	24,130,556	20.8%	1.42
13	185,152,318	69,825,611	37.7%	109,183,720	27,209,498	24.9%	1.51
14	186,990,982	73,037,281	39.1%	102,495,198	33,612,082	32.8%	1.19
15	185,066,060	82,025,736	44.3%	96,016,854	37,816,315	39.4%	1.13
16	181,756,915	93,377,372	51.4%	89,690,927	44,338,534	49.4%	1.04
17	171,760,335	108,472,829	63.2%	83,539,162	49,784,708	59.6%	1.06
18	163,770,272	129,580,249	79.1%	77,736,311	55,728,960	71.7%	1.10
19	157,918,516	150,062,296	95.0%	72,153,206	65,873,875	91.3%	1.04
20	149,175,014	166,327,703	111.5%	66,797,014	72,942,342	109.2%	1.02
21	140,955,766	187,159,905	132.8%	61,678,187	85,619,496	138.8%	0.96
22	133,841,350	214,302,522	160.1%	56,819,733	94,134,639	165.7%	0.97
23	125,577,689	240,421,552	191.5%	52,143,560	103,210,295	197.9%	0.97
24	117,498,809	268,676,895	228.7%	47,671,114	122,176,291	256.3%	0.89
25	111,052,894	294,256,535	265.0%	43,442,073	132,374,594	304.7%	0.87
26	102,498,204	324,127,256	316.2%	39,433,822	144,358,487	366.1%	0.86
27	95,297,600	352,046,688	369.4%	35,647,064	153,681,561	431.1%	0.86
28	87,915,560	378,185,184	430.2%	32,103,505	162,778,977	507.0%	0.85
29	80,426,790	407,745,684	507.0%	28,800,595	172,679,197	599.6%	0.85
30	73,551,926	435,188,214	591.7%	25,721,896	180,153,164	700.4%	0.84
31	66,722,269	459,736,526	689.0%	22,866,936	221,325,352	967.9%	0.71
32	60,284,954	475,409,510	788.6%	20,236,625	228,705,175	1130.2%	0.70
33	54,226,067	493,620,169	910.3%	17,828,520	233,623,559	1310.4%	0.69
34	48,402,384	506,212,089	1045.8%	15,627,415	237,639,900	1520.7%	0.69
35	43,064,712	511,536,870	1187.8%	13,619,359	235,048,288	1725.8%	0.69
36	37,947,817	531,080,416	1399.5%	11,811,540	232,100,131	1965.0%	0.71
37	33,298,743	527,016,356	1582.7%	10,184,248	224,631,766	2205.7%	0.72
38	29,047,688	515,172,216	1773.5%	8,727,493	213,123,924	2442.0%	0.73
39	25,184,638	501,707,849	1992.1%	7,435,634	200,008,490	2689.9%	0.74
40	21,699,531	488,195,638	2249.8%	6,301,708	190,751,618	3027.0%	0.74
41	18,602,612	481,877,375	2590.4%	5,308,218	210,281,764	3961.4%	0.65
42	15,834,918	450,918,871	2847.6%	4,439,394	199,650,713	4497.3%	0.63
43	13,395,472	428,131,409	3196.1%	3,693,205	187,890,895	5087.5%	0.63
44	11,260,338	403,349,944	3582.0%	3,057,762	175,352,063	5734.7%	0.62
45	9,408,148	377,169,848	4009.0%	2,520,701	161,893,293	6422.5%	0.62
46	7,811,969	349,904,016	4479.1%	2,069,828	146,543,212	7080.0%	0.63
47	6,448,815	331,798,886	5145.1%	1,694,139	132,876,483	7843.3%	0.66
48	5,294,423	307,465,484	5807.3%	1,383,112	118,520,002	8569.1%	0.68
49	4,323,241	271,680,718	6284.2%	1,126,954	105,240,145	9338.5%	0.67
50	3,511,871	240,327,369	6843.3%	917,418	95,400,896	10398.8%	0.66
51	2,838,554	215,431,980	7589.5%	745,429	86,481,552	11601.6%	0.65
52	2,283,457	191,606,702	8391.1%	285,720	36,981,981	12943.4%	0.65
53	1,829,010	173,072,869	9462.7%	109,516	15,814,551	14440.5%	0.66
54	1,459,231	150,991,223	10347.3%	41,977	6,762,754	16110.6%	0.64
55	1,159,867	128,978,966	11120.1%	16,090	2,891,947	17974.0%	0.62
56	918,816	111,743,308	12161.7%	6,167	1,236,679	20052.9%	0.61
57	725,600	96,390,337	13284.2%	2,364	528,839	22372.2%	0.59
58	571,228	82,926,981	14517.3%	906	226,147	24959.8%	0.58
59	448,496	70,906,927	15810.0%	347	96,707	27846.6%	0.57
60	351,378	59,913,962	17051.1%	133	41,355	31067.3%	0.55

Lifetime	5,471,767,359	14,194,146,359	259.4%	3,510,002,678	5,783,228,105	164.8%	1.57
Lifetime*	3,039,760,775	3,293,644,136	108.4%	2,242,972,940	1,413,641,593	63.0%	1.72

Note:

- Figures in column A are normalized to reflect the prior rate action authorized by Pennsylvania rather than the prior rate action approved by other states.

- Figures in column D and E do not reflect any rate action.

\* Columns A and B are discounted back to the inception date at an interest rate of 4.48%, which is the weighted average maximum valuation interest rate for contract reserves. Columns D and E are discounted back to the inception date at the original pricing interest rate of 4.5%.

**Attachment 3**  
**Metropolitan Life Insurance Company**  
**Nationwide Experience Projections (Premium Normalized to Include Prior Authorized Increases)**  
**Actual to Expected Ratios**  
**Policy Forms: LTC-FAC, LTC- VAL, LTC-IDEAL and LTC- PREM**

	Calendar Year	Actual / Projected Experience			Reproduced Expected Pricing Experience			Accumulative Loss Ratio as of 12/31/2016			
		A	B	C = B / A	D	E	F = E / D	G = C / F	H	I	J = H / I
		Earned Premium	Incurred Claims	Loss Ratio	Earned Premium	Incurred Claims	Loss Ratio	Actual to Expected Ratio	Actual/Projected at 4.48% (on C)	Expected at 4.5% (on F)	Actual to Expected Ratio
Historical Experience	2002	1,496,379	0	0.0%	1,496,379	15,113	1.0%	0.00	0.0%	1.0%	0.00
	2003	22,339,571	179,109	0.8%	15,045,944	174,614	1.2%	0.69	0.7%	1.1%	0.65
	2004	82,618,065	1,210,252	1.5%	63,570,696	833,568	1.3%	1.12	1.3%	1.3%	1.02
	2005	184,350,022	6,828,973	3.7%	152,305,387	2,286,391	1.5%	2.47	2.8%	1.4%	1.97
	2006	225,053,606	9,417,184	4.2%	226,180,070	4,161,003	1.8%	2.27	3.4%	1.6%	2.08
	2007	214,075,039	16,422,844	7.7%	223,866,802	5,589,559	2.5%	3.07	4.6%	1.9%	2.41
	2008	206,128,039	16,409,501	8.0%	216,115,219	7,218,953	3.3%	2.38	5.3%	2.2%	2.37
	2009	197,072,497	20,225,873	10.3%	208,920,364	8,977,437	4.3%	2.39	6.0%	2.6%	2.35
	2010	226,420,381	23,805,795	10.5%	201,601,753	10,891,519	5.4%	1.95	6.7%	3.0%	2.26
	2011	226,792,097	25,160,180	11.1%	194,218,623	12,800,567	6.6%	1.68	7.2%	3.4%	2.15
	2012	220,848,343	28,607,858	13.0%	185,779,108	14,952,683	8.0%	1.61	7.8%	3.8%	2.06
	2013	215,797,682	32,841,502	15.2%	171,775,352	17,442,965	10.2%	1.50	8.5%	4.3%	1.98
	2014	222,538,596	44,262,258	19.9%	148,469,389	19,646,896	13.2%	1.50	9.4%	4.8%	1.95
	2015	194,460,809	55,400,216	28.5%	122,072,710	22,146,336	18.1%	1.57	10.6%	5.4%	1.96
	2016	178,627,447	62,819,010	35.2%	113,670,115	25,428,869	22.4%	1.57	11.9%	6.0%	1.96
Projected Experience	2017	192,314,909	78,098,843	40.6%	107,071,563	29,770,536	27.8%	1.46	13.3%	6.8%	1.97
	2018	188,922,969	88,543,181	46.9%	100,623,492	35,062,593	34.8%	1.35	14.9%	7.6%	1.96
	2019	181,386,029	100,677,602	55.5%	94,332,676	40,247,021	42.7%	1.30	16.5%	8.5%	1.95
	2020	173,709,084	114,676,844	66.0%	88,208,243	46,134,184	52.3%	1.26	18.3%	9.4%	1.94
	2021	166,094,896	130,661,280	78.7%	82,304,077	52,392,171	63.7%	1.24	20.2%	10.5%	1.92
	2022	158,482,450	148,734,120	93.8%	76,654,143	59,985,508	78.3%	1.20	22.3%	11.6%	1.91
	2023	150,852,752	168,895,990	112.0%	71,214,312	69,025,000	96.9%	1.16	24.5%	12.9%	1.90
	2024	143,140,967	191,094,820	133.5%	65,990,115	78,334,975	118.7%	1.12	26.9%	14.3%	1.88
	2025	135,470,705	215,234,554	158.9%	60,985,243	88,788,662	145.6%	1.09	29.5%	15.8%	1.87
	2026	127,783,159	241,123,676	188.7%	56,187,311	99,184,723	176.5%	1.07	32.3%	17.4%	1.86
	2027	120,047,095	268,479,267	223.6%	51,577,368	111,934,671	217.0%	1.03	35.3%	19.1%	1.84
	2028	112,360,051	296,930,547	264.3%	47,175,102	126,050,772	267.2%	0.99	38.4%	21.0%	1.83
	2029	104,703,307	326,101,679	311.5%	42,993,180	137,136,412	319.0%	0.98	41.7%	22.9%	1.82
	2030	97,162,366	355,462,771	365.8%	39,028,289	147,766,235	378.6%	0.97	45.1%	24.9%	1.81
	2031	89,780,132	384,246,110	428.0%	35,289,069	157,369,799	445.9%	0.96	48.7%	27.0%	1.80
	2032	82,585,418	411,916,591	498.8%	31,783,705	167,565,166	527.2%	0.95	52.3%	29.1%	1.80
	2033	75,568,232	437,783,806	579.3%	28,507,426	181,463,106	636.5%	0.91	56.0%	31.2%	1.79
	2034	68,802,931	461,330,296	670.5%	25,454,316	201,322,423	790.9%	0.85	59.8%	33.5%	1.78
	2035	62,311,451	481,879,837	773.3%	22,624,864	223,167,432	986.4%	0.78	63.5%	36.0%	1.77
	2036	56,122,179	498,602,833	888.4%	20,017,509	230,705,673	1152.5%	0.77	67.2%	38.4%	1.75
	2037	50,262,401	511,501,927	1017.7%	17,624,989	234,664,145	1331.4%	0.76	70.9%	40.8%	1.74
	2038	44,739,523	519,859,372	1162.0%	15,437,091	235,626,099	1526.4%	0.76	74.5%	43.0%	1.73
	2039	39,595,316	523,278,681	1321.6%	13,447,669	232,797,998	1731.1%	0.76	77.9%	45.2%	1.72
	2040	34,839,540	522,024,873	1498.4%	11,651,651	227,275,118	1950.6%	0.77	81.2%	47.2%	1.72
	2041	30,470,489	516,192,243	1694.1%	10,036,620	218,137,492	2173.4%	0.78	84.3%	49.0%	1.72
	2042	26,486,266	506,078,667	1910.7%	8,594,714	207,737,397	2417.0%	0.79	87.3%	50.7%	1.72
	2043	22,884,288	492,004,606	2150.0%	7,318,224	201,463,772	2752.9%	0.78	90.0%	52.3%	1.72
	2044	19,653,348	474,305,296	2413.4%	6,195,406	202,655,354	3271.1%	0.74	92.5%	53.8%	1.72
	2045	16,778,791	453,519,910	2702.9%	5,212,032	205,401,222	3940.9%	0.69	94.9%	55.3%	1.72
	2046	14,237,868	430,064,182	3020.6%	4,357,908	195,425,504	4484.4%	0.67	97.0%	56.6%	1.71
	2047	12,006,448	404,593,773	3369.8%	3,625,350	183,289,498	5055.8%	0.67	98.9%	57.8%	1.71
	2048	10,060,835	377,598,291	3753.2%	3,002,320	170,114,357	5666.1%	0.66	100.6%	58.9%	1.71
	2049	8,381,561	349,789,914	4173.3%	2,476,298	155,976,831	6298.8%	0.66	102.1%	59.8%	1.71
	2050	6,941,126	321,640,513	4633.8%	2,035,268	141,433,805	6949.1%	0.67	103.5%	60.6%	1.71
	2051	5,715,485	293,560,938	5136.2%	1,668,024	127,490,090	7643.2%	0.67	104.6%	61.3%	1.71
	2052	4,681,846	266,112,885	5683.9%	1,364,052	114,188,890	8371.3%	0.68	105.7%	61.9%	1.71
	2053	3,815,165	239,464,346	6276.6%	1,104,917	101,671,546	9201.7%	0.68	106.5%	62.4%	1.71
	2054	3,093,523	213,887,334	6914.0%	843,667	85,392,625	10121.6%	0.68	107.3%	62.9%	1.71
	2055	2,496,350	189,761,553	7601.6%	535,685	59,103,853	11033.3%	0.69	107.9%	63.1%	1.71
	2056	2,005,327	167,186,086	8337.1%	222,244	27,100,370	12194.0%	0.68	108.5%	63.2%	1.71
	2057	1,604,585	146,404,645	9124.1%	85,409	11,619,268	13604.2%	0.67	108.9%	63.3%	1.72
	2058	1,279,247	127,391,693	9958.3%	32,822	4,981,575	15177.7%	0.66	109.3%	63.3%	1.73
	2059	1,016,505	110,247,165	10845.7%	12,613	2,135,770	16933.1%	0.64	109.6%	63.3%	1.73
	2060	805,143	94,890,137	11785.5%	4,847	915,677	18891.6%	0.62	109.9%	63.3%	1.73
	2061	635,836	81,219,156	12773.6%	1,863	392,582	21076.6%	0.61	110.1%	63.3%	1.74
	2062	500,673	69,163,571	13814.1%	716	168,313	23514.3%	0.59	110.3%	63.3%	1.74
	2063	393,318	58,619,460	14903.8%	275	72,162	26234.0%	0.57	110.4%	63.3%	1.74
	2064	308,405	49,473,441	16041.7%	106	30,938	29268.2%	0.55	110.5%	63.3%	1.74
	2065	241,537	41,591,051	17219.3%	41	13,264	32653.4%	0.53	110.6%	63.3%	1.75
	2066	188,864	34,783,856	18417.4%	16	5,687	36430.1%	0.51	110.7%	63.3%	1.75
	2067	147,090	28,979,364	19701.8%	6	2,438	40643.6%	0.48	110.7%	63.3%	1.75
	2068	114,332	24,021,115	21009.9%	2	1,045	45344.5%	0.46	110.8%	63.3%	1.75
	2069	88,835	19,815,376	22305.8%	1	448	50589.0%	0.44	110.8%	63.3%	1.75
	2070	68,888	16,271,869	23620.6%	0	192	56440.1%	0.42	110.8%	63.3%	1.75
Past		2,618,618,572	343,590,556	13.1%	2,245,087,912	152,566,471	6.8%	1.93	11.9%	6.0%	1.96
Future		2,854,139,839	14,075,771,937	493.2%	1,264,914,849	5,630,692,386	445.1%	1.11	291.0%	259.4%	1.12
Lifetime		5,472,758,411	14,419,362,492	263.5%	3,510,002,761	5,783,258,858	164.8%	1.60	110.8%	63.0%	1.76

Note:  
- Figures in column A are normalized to reflect the prior rate action authorized by Pennsylvania rather than the prior rate action approved by other states.  
- Figures in column D do not reflect any rate action.

**Attachment 4**  
**Metropolitan Life Insurance Company**  
**Actual to Expected Lapse/Mortality**  
**Individual Business**

<b>Lapse</b>			
<b>Policy Duration</b>	<b>Actual</b>	<b>Expected *</b>	<b>A/E%</b>
1	11,005	12,576	87.51%
2	13,869	10,602	130.82%
3	9,584	8,983	106.70%
4	6,951	7,536	92.24%
5	5,557	4,842	114.76%
6	3,703	3,475	106.57%
7	2,683	2,861	93.79%
8	1,960	2,173	90.20%
9	1,470	1,584	92.81%
10+	2,634	3,386	77.79%

<b>Mortality</b>			
<b>Policy Duration</b>	<b>Actual</b>	<b>Expected *</b>	<b>A/E%</b>
1	536	541	99.05%
2	924	1,129	81.85%
3	1,110	1,317	84.25%
4	1,316	1,663	79.12%
5	1,532	1,922	79.73%
6	1,694	2,194	77.22%
7	1,859	2,446	75.99%
8	2,052	2,691	76.24%
9	2,105	2,872	73.29%
10	2,268	3,000	75.61%
11	2,270	3,049	74.45%
12	2,125	2,668	79.64%
13	1,883	2,201	85.57%
14+	4,505	4,701	95.82%

\* The expecteds are based on current best estimate assumptions.

**Attachment 4**  
**Metropolitan Life Insurance Company**  
**Actual to Expected Incidence**  
**Individual Business**

Individual Business												
Calendar Year	Female						Male					
	Facility Care			Home Care			Facility Care			Home Care		
	Actual Claims <sup>1</sup>	Expected Claims <sup>2</sup>	A/E%	Actual Claims <sup>1</sup>	Expected Claims <sup>2</sup>	A/E%	Actual Claims <sup>1</sup>	Expected Claims <sup>2</sup>	A/E%	Actual Claims <sup>1</sup>	Expected Claims <sup>2</sup>	A/E%
2002	3	2	152%	1	1	78%	2	1	282%	0	1	0%
2003	14	8	186%	6	5	115%	4	3	133%	2	3	67%
2004	19	17	114%	15	13	119%	7	6	111%	5	7	71%
2005	33	27	121%	16	20	79%	15	11	140%	9	12	76%
2006	49	40	124%	33	31	106%	23	16	144%	18	18	99%
2007	80	57	141%	55	48	116%	34	25	138%	31	29	105%
2008	114	81	141%	88	73	121%	33	37	90%	43	47	92%
2009	110	105	105%	91	96	95%	53	48	109%	56	60	93%
2010	129	130	99%	99	115	86%	65	59	109%	82	75	110%
2011	157	155	101%	135	136	99%	68	74	92%	77	91	84%
2012	197	182	108%	162	157	103%	93	88	106%	120	109	110%
2013	209	214	98%	168	180	93%	98	104	95%	103	126	82%
2014	235	248	95%	201	204	99%	105	122	86%	156	146	107%
2015	264	278	95%	233	219	106%	124	141	88%	170	165	103%
<b>Total</b>	<b>1,613</b>	<b>1,543</b>	<b>105%</b>	<b>1,303</b>	<b>1,297</b>	<b>100%</b>	<b>724</b>	<b>734</b>	<b>99%</b>	<b>872</b>	<b>890</b>	<b>98%</b>

<sup>1</sup> Based on actual experience through 6/30/2016 including adjustments for incurred but not reported claims.

<sup>2</sup> The expected claims are based on current best estimate assumptions.

**Attachment 4**  
**Metropolitan Life Insurance Company**  
**Actual to Expected Claim Terminations**  
**All Business (excl. AARP-Pru)**

Claim Duration (Months)	Non AARP-Pru Block						
	Actual Deaths	Expected Deaths <sup>1</sup>	Actual Recoveries	Expected Recoveries <sup>1</sup>	Deaths A/E%	Recoveries A/E%	Total A/E%
1	774	482	59	75	160%	78%	149%
2	703	1,197	156	233	59%	67%	60%
3	746	1,036	218	222	72%	98%	77%
4	834	1,139	294	252	73%	116%	81%
5	831	934	262	206	89%	127%	96%
6	726	816	196	179	89%	110%	93%
7	623	676	174	148	92%	118%	97%
8	561	582	131	122	96%	107%	98%
9	546	510	104	103	107%	101%	106%
10	465	459	114	88	101%	130%	106%
11	443	423	73	76	105%	96%	103%
12	469	397	80	67	118%	119%	118%
13+	11,666	10,750	1,254	1,365	109%	92%	107%
<b>Total</b>	<b>19,387</b>	<b>19,402</b>	<b>3,115</b>	<b>3,137</b>	<b>100%</b>	<b>99%</b>	<b>100%</b>

<sup>1</sup> The expected deaths and recoveries are based on current best estimate assumptions.

**Attachment 9-A**  
**Metropolitan Life Insurance Company**  
**Nationwide Experience Projections (Premium Normalized to Include Prior Authorized Increases) and With No Future Increase**  
**Written Premium and Paid Claims Experience**  
**Policy Forms: LTC-FAC, LTC-VAL, LTC-IDEAL and LTC-PREM**

	Calendar Year	Loss Ratio Demonstration								Factors Derived from Projected Values for Illustrative Purposes Only							Interest Rate Factors	
		Without Interest				With Interest				Premium Rate Increase Factor		Persistence Factors			Premium Persistence	Calendar Year Effective Int Rate	Mid-Year Disc / Accum Factor	
		Written Premium	Paid Claims	Loss Ratio	Life Years	Written Premium	Paid Claims	Loss Ratio	Rate Increase	Benefit Downgrade	Policy Lapse & Mortality	Policy Shock Lapse	Policy Persistence					
Historical Experience	1998	-	-	N/A	-	-	-	N/A	-	-	-	-	-	-	-	-	4.48%	2.2498
	1999	-	-	N/A	-	-	-	N/A	-	-	-	-	-	-	-	-	4.48%	2.1533
	2000	-	-	N/A	-	-	-	N/A	-	-	-	-	-	-	-	-	4.48%	2.0610
	2001	-	-	N/A	-	-	-	N/A	-	-	-	-	-	-	-	-	4.48%	1.9726
	2002	1,566,398	-	0.0%	3,208	2,957,363	-	0.0%	-	-	-	-	-	-	-	-	4.48%	1.8880
	2003	25,496,572	179,109	0.7%	20,902	46,073,487	323,658	0.7%	-	-	-	-	-	-	-	-	4.48%	1.8070
	2004	82,715,197	1,210,252	1.5%	57,671	143,060,534	2,093,199	1.5%	-	-	-	-	-	-	-	-	4.48%	1.7296
	2005	164,533,296	6,197,634	3.8%	100,020	272,366,425	10,259,488	3.8%	-	-	-	-	-	-	-	-	4.48%	1.6554
	2006	199,957,632	7,977,905	4.0%	100,233	316,913,051	12,640,198	4.0%	-	-	-	-	-	-	-	-	4.48%	1.5844
	2007	317,372,571	15,284,478	4.8%	97,473	481,282,019	23,178,261	4.8%	-	-	-	-	-	-	-	-	4.48%	1.5165
	2008	212,143,324	14,127,904	6.7%	94,603	307,910,750	20,505,635	6.7%	-	-	-	-	-	-	-	-	4.48%	1.4514
	2009	200,217,996	18,458,141	9.2%	91,475	278,140,243	25,641,810	9.2%	-	-	-	-	-	-	-	-	4.48%	1.3892
	2010	228,911,390	20,738,249	9.1%	88,725	304,364,054	27,573,891	9.1%	-	-	-	-	-	-	-	-	4.48%	1.3296
	2011	225,100,542	20,530,574	9.1%	86,549	286,462,473	26,127,165	9.1%	-	-	-	-	-	-	-	-	4.48%	1.2726
	2012	218,535,459	21,368,037	9.8%	85,430	266,181,793	26,026,816	9.8%	-	-	-	-	-	-	-	-	4.48%	1.2180
	2013	215,162,145	21,648,740	10.1%	84,877	250,834,654	25,237,963	10.1%	-	-	-	-	-	-	-	-	4.48%	1.1658
	2014	219,757,108	22,825,196	10.4%	82,915	245,205,291	25,468,385	10.4%	-	-	-	-	-	-	-	-	4.48%	1.1158
	2015	191,121,201	17,373,861	9.1%	81,772	204,108,462	18,554,467	9.1%	-	-	-	-	-	-	-	-	4.48%	1.0680
2016	178,347,247	17,512,289	4.0%	80,690	182,298,792	7,309,736	4.0%	-	-	-	-	-	-	-	-	4.48%	1.0222	
Projected Future Experience	2017	191,188,873	15,997,743	8.4%	78,756	187,044,625	15,650,972	8.4%	1.6410	N/A	0.0240	N/A	0.976	0.945	-	4.48%	0.9783	
	2018	187,832,805	34,158,988	18.2%	76,768	175,881,152	31,985,478	18.2%	1.6759	N/A	0.0253	N/A	0.975	0.962	-	4.48%	0.9364	
	2019	180,329,727	53,162,014	29.5%	74,723	161,614,535	47,644,691	29.5%	1.6759	N/A	0.0266	N/A	0.973	0.960	-	4.48%	0.8962	
	2020	172,675,908	72,036,486	41.7%	72,618	148,118,764	61,791,800	41.7%	1.6759	N/A	0.0282	N/A	0.972	0.958	-	4.48%	0.8578	
	2021	165,138,499	90,708,220	54.9%	70,448	135,578,835	74,471,519	54.9%	1.6759	N/A	0.0299	N/A	0.970	0.956	-	4.48%	0.8210	
	2022	157,567,351	109,365,984	69.4%	68,214	123,815,491	85,339,153	69.4%	1.6759	N/A	0.0317	N/A	0.968	0.954	-	4.48%	0.7854	
	2023	149,963,751	128,814,486	85.9%	65,915	112,787,335	96,881,030	85.9%	1.6759	N/A	0.0337	N/A	0.966	0.952	-	4.48%	0.7521	
	2024	142,277,614	149,281,541	104.9%	63,554	102,417,897	107,459,642	104.9%	1.6759	N/A	0.0358	N/A	0.964	0.949	-	4.48%	0.7198	
	2025	134,637,843	171,193,153	127.1%	61,134	92,762,333	117,948,089	127.1%	1.6759	N/A	0.0381	N/A	0.962	0.946	-	4.48%	0.6890	
	2026	126,955,544	194,721,050	153.4%	58,657	83,718,497	128,405,213	153.4%	1.6759	N/A	0.0405	N/A	0.959	0.943	-	4.48%	0.6594	
	2027	119,250,479	219,832,251	184.3%	56,130	75,265,356	138,747,893	184.3%	1.6759	N/A	0.0431	N/A	0.957	0.939	-	4.48%	0.6312	
	2028	111,573,769	246,999,670	221.0%	53,558	67,400,378	148,967,908	221.0%	1.6759	N/A	0.0458	N/A	0.954	0.936	-	4.48%	0.6041	
	2029	103,933,209	274,966,419	264.6%	50,948	60,092,435	158,980,963	264.6%	1.6759	N/A	0.0487	N/A	0.951	0.932	-	4.48%	0.5782	
	2030	96,421,949	304,690,537	316.0%	48,309	53,358,868	168,612,462	316.0%	1.6759	N/A	0.0518	N/A	0.948	0.928	-	4.48%	0.5534	
	2031	89,079,208	335,434,290	376.6%	45,652	47,181,559	177,665,620	376.6%	1.6759	N/A	0.0550	N/A	0.945	0.924	-	4.48%	0.5297	
	2032	81,914,126	366,733,371	447.7%	42,985	41,525,989	185,913,792	447.7%	1.6759	N/A	0.0584	N/A	0.942	0.920	-	4.48%	0.5069	
	2033	74,930,016	398,059,252	531.2%	40,323	36,356,514	193,140,364	531.2%	1.6759	N/A	0.0619	N/A	0.938	0.915	-	4.48%	0.4852	
	2034	68,202,524	428,824,117	628.8%	37,677	31,673,211	199,145,664	628.8%	1.6759	N/A	0.0656	N/A	0.934	0.910	-	4.48%	0.4644	
	2035	61,740,656	458,432,193	742.5%	35,061	27,442,782	203,766,130	742.5%	1.6759	N/A	0.0694	N/A	0.931	0.905	-	4.48%	0.4445	
	2036	55,594,472	486,182,309	874.5%	32,489	23,651,230	206,833,689	874.5%	1.6759	N/A	0.0734	N/A	0.927	0.900	-	4.48%	0.4254	
	2037	49,766,697	511,418,004	1027.6%	29,973	20,264,047	208,239,627	1027.6%	1.6759	N/A	0.0774	N/A	0.923	0.895	-	4.48%	0.4072	
	2038	44,286,000	533,582,934	1204.9%	27,528	17,299,136	207,947,896	1204.9%	1.6759	N/A	0.0816	N/A	0.918	0.890	-	4.48%	0.3897	
	2039	39,180,472	552,011,941	1408.9%	25,165	14,614,619	205,904,724	1408.9%	1.6759	N/A	0.0858	N/A	0.914	0.885	-	4.48%	0.3730	
	2040	34,461,989	566,182,970	1642.9%	22,898	12,303,351	202,134,326	1642.9%	1.6759	N/A	0.0901	N/A	0.910	0.880	-	4.48%	0.3570	
	2041	30,129,945	575,754,837	1910.9%	20,736	10,295,481	196,736,938	1910.9%	1.6759	N/A	0.0944	N/A	0.906	0.874	-	4.48%	0.3417	
	2042	26,180,708	580,499,322	2217.3%	18,687	8,562,389	189,852,039	2217.3%	1.6759	N/A	0.0988	N/A	0.901	0.869	-	4.48%	0.3270	
	2043	22,612,626	580,357,627	2566.6%	16,759	7,078,000	181,666,347	2566.6%	1.6759	N/A	0.1032	N/A	0.897	0.864	-	4.48%	0.3130	
	2044	19,412,286	575,375,279	2964.0%	14,957	5,815,950	172,383,313	2964.0%	1.6759	N/A	0.1075	N/A	0.892	0.859	-	4.48%	0.2996	
	2045	16,566,662	565,702,124	3414.7%	13,284	4,750,554	162,217,264	3414.7%	1.6759	N/A	0.1119	N/A	0.888	0.853	-	4.48%	0.2868	
	2046	14,051,640	551,620,850	3925.7%	11,740	3,856,573	151,396,269	3925.7%	1.6759	N/A	0.1162	N/A	0.884	0.848	-	4.48%	0.2745	
	2047	11,842,729	533,492,777	4504.8%	10,325	3,110,939	140,142,778	4504.8%	1.6759	N/A	0.1205	N/A	0.879	0.843	-	4.48%	0.2627	
	2048	9,919,183	511,729,354	5159.0%	9,036	2,493,911	128,660,520	5159.0%	1.6759	N/A	0.1248	N/A	0.875	0.838	-	4.48%	0.2514	
	2049	8,259,697	486,869,165	5894.5%	7,870	1,987,624	117,160,841	5894.5%	1.6759	N/A	0.1290	N/A	0.871	0.833	-	4.48%	0.2406	
	2050	6,836,561	459,554,608	6722.0%	6,822	1,574,610	105,845,543	6722.0%	1.6759	N/A	0.1332	N/A	0.867	0.828	-	4.48%	0.2303	
	2051	5,627,113	430,455,277	7649.7%	5,885	1,240,470	94,891,808	7649.7%	1.6759	N/A	0.1373	N/A	0.863	0.823	-	4.48%	0.2204	
	2052	4,607,312	400,073,062	8683.4%	5,053	972,106	84,412,203	8683.4%	1.6759	N/A	0.1414	N/A	0.859	0.819	-	4.48%	0.2110	
	2053	3,752,660	368,969,993	9832.2%	4,318	757,828	74,511,312	9832.2%	1.6759	N/A	0.1455	N/A	0.855	0.815	-	4.48%	0.2019	
	2054	3,041,341	337,713,278	11104.1%	3,673	587,843	65,274,647	11104.1%	1.6759	N/A	0.1493	N/A	0.851	0.810	-	4.48%	0.1933	
	2055	2,453,115	306,826,434	12507.6%	3,111	453,816	56,761,571	12507.6%	1.6759	N/A	0.1531	N/A	0.847	0.807	-	4.48%	0.1850	
	2056	1,969,759	276,824,397	14053.7%	2,623	348,771	49,015,251	14053.7%	1.6759	N/A	0.1567	N/A	0.843	0.803	-	4.48%	0.1771	
	2057	1,575,650	247,689,852	15719.8%	2,201	267,025	41,975,930	15719.8%	1.6759	N/A	0.1610	N/A	0.839	0.800	-	4.48%	0.1695	
	2058	1,255,744	220,025,935	17521.6%	1,840	203,685	36,688,741	17521.6%	1.6759	N/A	0.1638	N/A	0.836	0.797	-	4.48%	0.1622	
	2059	997,515	194,306,087	19479.0%	1,533	154,861	30,165,393	19479.0%	1.6759	N/A	0.1669	N/A	0.833	0.794	-	4.48%	0.1552	
	2060	789,876	170,583,269	21596.2%	1,273	117,367	25,346,865	21596.2%	1.6759	N/A	0.1699	N/A	0.830	0.792	-	4.48%	0.1486	
	2061	623,592	148,834,328	23867.3%	1,053	88,686	21,166,847	23867.3%	1.6759	N/A	0.1728	N/A	0.827	0.789	-	4.48%	0.1422	
2062	490,766	129,103,379	26306.5%	868	66,803	17,573,404	26306.5%	1.6759	N/A	0.1758	N/A	0.824	0.787	-	4.48%	0.1361		
2063	385,678	105,256,678	28856.1%	713	50,521	14,494,714	28856.1%	1.6759	N/A	0.1784								

**Attachment 9-A**  
**Metropolitan Life Insurance Company**  
**Nationwide Experience Projections (Premium Normalized to Include Prior Authorized Increases) and With 33% Future Increase**  
**Written Premium and Paid Claims Experience**  
**Policy Forms: LTC-FAC, LTC-VAL, LTC-IDEAL and LTC-PREM**

		Loss Ratio Demonstration						Factors Derived from Projected Values for Illustrative Purposes Only						Interest Rate Factors	
		Without Interest			With Interest			Premium Rate Increase Factor	Benefit Downgrade	Policy Lapse & Mortality	Policy Shock Lapse	Policy Persistence	Premium Persistence	Calendar Year Effective Int Rate	Mid-Year Disc / Accum Factor
Calendar Year	Written Premium	Paid Claims	Loss Ratio	Life Years	Written Premium	Paid Claims	Loss Ratio								
1998	-	-	N/A	-	-	-	N/A							4.48%	
1999	-	-	N/A	-	-	-	N/A							4.48%	
2000	-	-	N/A	-	-	-	N/A							4.48%	
2001	-	-	N/A	-	-	-	N/A							4.48%	
2002	1,566,393	-	0.0%	3,208	2,957,363	-	0.0%							4.48%	
2003	25,496,572	179,109	0.7%	20,902	46,073,487	323,658	0.7%							4.48%	
2004	82,715,197	1,210,252	1.5%	57,671	143,060,534	2,093,199	1.5%							4.48%	
2005	164,533,296	6,197,634	3.8%	100,020	272,366,425	10,259,488	3.8%							4.48%	
2006	199,957,632	7,977,905	4.0%	100,233	316,815,001	12,640,198	4.0%							4.48%	
2007	317,372,571	15,294,478	4.8%	97,473	481,282,019	23,178,261	4.8%							4.48%	
2008	212,143,324	14,127,904	6.7%	94,603	307,910,750	20,505,635	6.7%							4.48%	
2009	200,217,996	18,458,141	9.2%	91,475	278,140,243	25,641,810	9.2%							4.48%	
2010	228,911,390	20,738,249	9.1%	88,725	304,364,054	27,573,891	9.1%							4.48%	
2011	225,100,542	20,530,574	9.1%	86,549	286,462,473	26,127,165	9.1%							4.48%	
2012	218,535,459	21,368,037	9.8%	85,430	266,181,793	26,026,816	9.8%							4.48%	
2013	215,162,145	21,648,740	10.1%	84,877	250,834,654	25,237,963	10.1%							4.48%	
2014	219,757,108	22,825,196	10.4%	82,915	245,205,291	25,468,385	10.4%							4.48%	
2015	191,121,201	17,373,861	9.1%	81,772	204,108,462	18,554,467	9.1%							4.48%	
2016	178,347,247	7,151,289	4.0%	80,690	182,298,792	7,309,736	4.0%							4.48%	
Projected Future Experience	2017	191,188,873	15,997,743	8.4%	78,756	187,044,625	15,850,972	8.4%	1.6410	1.0000	0.0240	1.0000	0.976	0.945	4.48%
	2018	204,137,311	33,341,881	16.3%	75,712	191,148,215	31,220,363	16.3%	1.8660	0.9897	0.0387	0.9863	0.961	0.962	4.48%
	2019	222,792,459	49,554,393	22.2%	71,776	199,670,350	44,411,481	22.2%	2.2212	0.9704	0.0520	0.9606	0.948	0.960	4.48%
	2020	213,858,422	67,080,375	31.4%	69,713	183,444,497	57,540,524	31.4%	2.2289	0.9700	0.0287	0.9600	0.971	0.958	4.48%
	2021	204,523,370	84,467,495	41.3%	67,630	167,913,845	69,347,879	41.3%	2.2289	0.9700	0.0299	0.9600	0.970	0.956	4.48%
	2022	195,146,509	101,841,604	52.2%	65,485	153,344,990	80,026,539	52.2%	2.2289	0.9700	0.0317	0.9600	0.968	0.954	4.48%
	2023	185,729,609	119,952,049	64.6%	63,279	139,686,863	90,215,415	64.6%	2.2289	0.9700	0.0337	0.9600	0.966	0.952	4.48%
	2024	176,210,256	139,010,971	78.9%	61,012	126,844,156	100,066,418	78.9%	2.2289	0.9700	0.0358	0.9600	0.964	0.949	4.48%
	2025	166,748,430	159,415,068	95.6%	58,688	114,885,778	109,833,260	95.6%	2.2289	0.9700	0.0381	0.9600	0.962	0.946	4.48%
	2026	157,233,933	181,324,241	115.3%	56,311	103,685,024	119,570,934	115.3%	2.2289	0.9700	0.0405	0.9600	0.959	0.943	4.48%
	2027	147,691,241	204,707,792	138.6%	53,885	93,215,843	129,202,038	138.6%	2.2289	0.9700	0.0431	0.9600	0.957	0.939	4.48%
	2028	138,183,667	229,633,613	166.2%	51,415	83,475,099	138,718,916	166.2%	2.2289	0.9700	0.0458	0.9600	0.954	0.936	4.48%
	2029	128,720,863	256,048,729	198.9%	48,910	74,424,240	148,043,073	198.9%	2.2289	0.9700	0.0487	0.9600	0.951	0.932	4.48%
	2030	119,418,198	283,727,828	237.6%	46,377	66,084,745	157,011,924	237.6%	2.2289	0.9700	0.0518	0.9600	0.948	0.928	4.48%
	2031	110,324,243	312,356,410	283.1%	43,826	58,434,172	165,442,226	283.1%	2.2289	0.9700	0.0550	0.9600	0.945	0.924	4.48%
	2032	101,450,318	341,550,115	336.6%	41,266	51,429,771	173,122,923	336.6%	2.2289	0.9700	0.0584	0.9600	0.942	0.920	4.48%
	2033	92,800,525	370,671,844	399.4%	38,710	45,027,397	179,852,307	399.4%	2.2289	0.9700	0.0619	0.9600	0.938	0.915	4.48%
	2034	84,468,553	399,321,018	472.7%	36,170	39,227,145	185,444,442	472.7%	2.2289	0.9700	0.0656	0.9600	0.934	0.910	4.48%
	2035	76,465,556	428,892,058	558.3%	33,659	33,987,775	189,747,020	558.3%	2.2289	0.9700	0.0694	0.9600	0.931	0.905	4.48%
	2036	68,853,531	457,513,967	657.5%	31,189	29,291,954	192,603,531	657.5%	2.2289	0.9700	0.0734	0.9600	0.927	0.900	4.48%
	2037	61,635,855	476,232,446	772.7%	28,774	25,096,941	193,912,741	772.7%	2.2289	0.9700	0.0774	0.9600	0.923	0.895	4.48%
	2038	54,848,034	496,872,428	905.9%	26,427	21,375,371	193,641,081	905.9%	2.2289	0.9700	0.0816	0.9600	0.918	0.890	4.48%
	2039	48,524,858	514,033,520	1059.3%	24,159	18,100,147	191,738,479	1059.3%	2.2289	0.9700	0.0858	0.9600	0.914	0.885	4.48%
	2040	42,681,036	527,229,581	1235.3%	21,982	15,237,851	188,227,401	1235.3%	2.2289	0.9700	0.0901	0.9600	0.910	0.880	4.48%
	2041	37,315,816	536,142,904	1436.8%	19,906	12,750,912	183,201,437	1436.8%	2.2289	0.9700	0.0944	0.9600	0.906	0.874	4.48%
	2042	32,424,702	540,560,969	1667.1%	17,940	10,604,484	176,790,219	1667.1%	2.2289	0.9700	0.0988	0.9600	0.901	0.869	4.48%
	2043	28,004,408	540,429,022	1929.8%	16,089	8,766,075	169,167,702	1929.8%	2.2289	0.9700	0.1032	0.9600	0.897	0.864	4.48%
	2044	24,042,038	535,789,460	2228.6%	14,359	7,203,031	160,523,341	2228.6%	2.2289	0.9700	0.1075	0.9600	0.892	0.859	4.48%
	2045	20,157,745	526,781,818	2567.4%	12,753	5,883,542	151,056,716	2567.4%	2.2289	0.9700	0.1119	0.9600	0.888	0.853	4.48%
	2046	17,402,899	513,689,335	2951.6%	11,270	4,776,350	140,980,206	2951.6%	2.2289	0.9700	0.1162	0.9600	0.884	0.848	4.48%
	2047	14,667,172	496,791,267	3387.1%	9,912	3,852,886	130,500,955	3387.1%	2.2289	0.9700	0.1205	0.9600	0.879	0.843	4.48%
	2048	12,284,868	476,522,374	3878.9%	8,675	3,088,698	119,808,676	3878.9%	2.2289	0.9700	0.1248	0.9600	0.875	0.838	4.48%
	2049	10,229,602	453,372,566	4432.0%	7,555	2,461,665	109,100,175	4432.0%	2.2289	0.9700	0.1290	0.9600	0.871	0.833	4.48%
	2050	8,467,053	427,937,251	5054.1%	6,549	1,950,149	98,563,369	5054.1%	2.2289	0.9700	0.1332	0.9600	0.867	0.828	4.48%
	2051	6,969,157	400,639,954	5751.6%	5,650	1,536,317	88,363,252	5751.6%	2.2289	0.9700	0.1373	0.9600	0.863	0.823	4.48%
	2052	5,706,137	372,548,036	6528.9%	4,851	1,203,949	78,604,643	6528.9%	2.2289	0.9700	0.1414	0.9600	0.859	0.819	4.48%
	2053	4,647,655	343,584,858	7392.7%	4,145	938,566	69,384,933	7392.7%	2.2289	0.9700	0.1455	0.9600	0.855	0.815	4.48%
	2054	3,766,689	314,478,604	8348.9%	3,526	728,042	60,783,751	8348.9%	2.2289	0.9700	0.1493	0.9600	0.851	0.810	4.48%
	2055	3,038,174	285,716,776	9404.2%	2,986	562,049	52,856,375	9404.2%	2.2289	0.9700	0.1531	0.9600	0.847	0.807	4.48%
	2056	2,439,539	257,778,879	10566.7%	2,518	431,951	45,843,002	10566.7%	2.2289	0.9700	0.1567	0.9600	0.843	0.803	4.48%
	2057	1,951,437	230,648,790	11819.4%	2,113	330,709	39,087,986	11819.4%	2.2289	0.9700	0.1610	0.9600	0.839	0.800	4.48%
	2058	1,555,234	204,888,151	13174.1%	1,767	252,263	33,233,355	13174.1%	2.2289	0.9700	0.1638	0.9600	0.836	0.797	4.48%
	2059	1,235,418	180,937,828	14645.9%	1,472	191,795	28,090,014	14645.9%	2.2289	0.9700	0.1669	0.9600	0.833	0.794	4.48%
	2060	978,258	158,847,140	16237.8%	1,222	145,359	23,603,001	16237.8%	2.2289	0.9700	0.1699	0.9600	0.830	0.792	4.48%
	2061	772,316	138,594,527	17945.3%	1,011	109,837	19,710,568	17945.3%	2.2289	0.9700	0.1728	0.9600	0.827	0.789	4.48%
	2062	607,812	120,221,067	19779.3%	833	82,735	16,364,354	19779.3%	2.2289	0.9700	0.1758	0.9600	0.824	0.787	4.48%
	2063	477,510	103,672,118	21698.4%	688	62,213	13,497,477	21698.4%	2.2289	0.9700	0.1787	0.9600	0.822	0.786	4.48%
2064	374,440	88,793,284	23713.7%	560	46,691	10,072,072	23713.7%	2.2289	0.9700	0.1815	0.9600	0.818	0.784	4.48%	
2065	293,256	75,631,578	25790.3%	457	34,999	9,026,454	25790.3%	2.2289	0.9700	0.1840	0.9600	0.816	0.783	4.48%	
2066	229,274	64,184,752	27994.8%	372	26,190	7,331,808	27994.8%	2.2289	0.9700	0.1860	0.9600	0.814	0.782	4.48%	
2067	178,516	54,216,617	30368.5%	302	19,517	5,927,141	30368.								

Attachment 9-B  
Metropolitan Life Insurance Company  
Pennsylvania Experience Projections (Premium Normalized to Include Prior Authorized Increases) and With No Future Increase  
Written Premium and Paid Claims Experience  
Policy Forms: LTC-FAC, LTC-VAL, LTC-IDEAL and LTC-PREM

	Calendar Year	Loss Ratio Demonstration								Factors Derived from Projected Values for Illustrative Purposes Only							Interest Rate Factors	
		Without Interest				With Interest				Premium Rate Increase Factor	Benefit Downgrade	Persistence Factors				Premium Persistence	Calendar Year Effective Int Rate	Mid-Year Disc / Accum Factor
		Written Premium	Paid Claims	Loss Ratio	Life Years	Written Premium	Paid Claims	Loss Ratio	Policy Lapse & Mortality			Policy Shock Lapse	Policy Persistence					
Historical Experience	1998	-	-	N/A	-	-	-	N/A									4.48%	2.2498
	1999	-	-	N/A	-	-	-	N/A									4.48%	2.1533
	2000	-	-	N/A	-	-	-	N/A									4.48%	2.0610
	2001	-	-	N/A	-	-	-	N/A									4.48%	1.9726
	2002	-	-	N/A	-	-	-	N/A									4.48%	1.8880
	2003	420,779	-	0.0%	598	760,366	-	0.0%									4.48%	1.8070
	2004	2,688,672	16,596	0.6%	2,073	4,650,207	28,704	0.6%									4.48%	1.7296
	2005	6,292,167	-	0.0%	4,287	10,415,977	-	0.0%									4.48%	1.6554
	2006	9,124,549	157,344	1.7%	4,542	14,456,941	249,296	1.7%									4.48%	1.5844
	2007	14,581,566	291,286	2.0%	4,451	22,112,325	441,723	2.0%									4.48%	1.5165
	2008	9,773,297	731,471	7.5%	4,344	14,185,236	1,061,678	7.5%									4.48%	1.4514
	2009	9,217,968	690,961	7.5%	4,172	12,805,481	959,875	7.5%									4.48%	1.3892
	2010	10,853,375	1,083,270	10.0%	4,042	14,430,812	1,440,332	10.0%									4.48%	1.3296
	2011	10,768,442	709,914	6.6%	3,969	13,703,997	903,435	6.6%									4.48%	1.2726
	2012	10,483,133	1,230,723	11.7%	3,925	12,768,725	1,499,052	11.7%									4.48%	1.2180
	2013	10,151,630	870,338	8.6%	3,913	11,834,705	1,014,634	8.6%									4.48%	1.1658
	2014	10,627,606	980,654	9.2%	3,838	11,858,297	1,094,215	9.2%									4.48%	1.1158
2015	9,145,282	1,573,594	17.2%	3,781	9,766,731	1,680,525	17.2%									4.48%	1.0680	
2016	8,186,588	371,263	4.5%	3,743	8,367,974	379,489	4.5%									4.48%	1.0222	
Projected Future Experience	2017	8,529,266	879,697	10.3%	3,654	8,344,384	860,628	10.3%	1.6410	N/A		0.0238	N/A	0.976	0.918		4.48%	0.9783
	2018	8,383,810	1,717,270	20.5%	3,562	7,850,354	1,608,002	20.5%	1.6759	N/A		0.0251	N/A	0.975	0.962		4.48%	0.9364
	2019	8,054,951	2,595,807	32.2%	3,468	7,218,983	2,326,406	32.2%	1.6759	N/A		0.0265	N/A	0.973	0.961		4.48%	0.8962
	2020	7,713,737	3,463,026	44.9%	3,370	6,616,726	2,970,531	44.9%	1.6759	N/A		0.0281	N/A	0.972	0.958		4.48%	0.8578
	2021	7,393,655	4,325,730	58.5%	3,270	6,070,197	3,551,428	58.5%	1.6759	N/A		0.0298	N/A	0.970	0.959		4.48%	0.8210
	2022	7,072,938	5,195,440	73.5%	3,166	5,557,874	4,082,547	73.5%	1.6759	N/A		0.0317	N/A	0.968	0.957		4.48%	0.7858
	2023	6,748,340	6,103,685	90.4%	3,060	5,075,409	4,590,565	90.4%	1.6759	N/A		0.0337	N/A	0.966	0.954		4.48%	0.7521
	2024	6,421,607	7,063,762	110.0%	2,950	4,622,564	5,084,817	110.0%	1.6759	N/A		0.0359	N/A	0.964	0.952		4.48%	0.7198
	2025	6,092,127	8,092,616	132.8%	2,837	4,197,334	5,575,624	132.8%	1.6759	N/A		0.0382	N/A	0.962	0.949		4.48%	0.6890
	2026	5,752,615	9,196,046	159.9%	2,722	3,793,456	6,064,163	159.9%	1.6759	N/A		0.0406	N/A	0.959	0.944		4.48%	0.6594
	2027	5,410,018	10,370,178	191.7%	2,604	3,414,551	6,545,174	191.7%	1.6759	N/A		0.0432	N/A	0.957	0.940		4.48%	0.6312
	2028	5,074,223	11,615,417	228.9%	2,484	3,065,277	7,016,735	228.9%	1.6759	N/A		0.0460	N/A	0.954	0.938		4.48%	0.6041
	2029	4,738,277	12,929,580	272.9%	2,363	2,739,592	7,475,666	272.9%	1.6759	N/A		0.0489	N/A	0.951	0.934		4.48%	0.5782
	2030	4,402,186	14,298,728	324.8%	2,240	2,402,122	7,912,762	324.8%	1.6759	N/A		0.0520	N/A	0.948	0.929		4.48%	0.5534
	2031	4,074,067	15,706,680	385.5%	2,116	2,157,864	8,319,166	385.5%	1.6759	N/A		0.0553	N/A	0.945	0.925		4.48%	0.5297
	2032	3,751,403	17,135,273	456.8%	1,992	1,901,756	8,686,648	456.8%	1.6759	N/A		0.0587	N/A	0.941	0.921		4.48%	0.5069
	2033	3,438,805	18,563,678	539.8%	1,868	1,668,530	9,007,213	539.8%	1.6759	N/A		0.0622	N/A	0.938	0.917		4.48%	0.4852
2034	3,136,169	19,959,199	636.4%	1,745	1,456,435	9,269,040	636.4%	1.6759	N/A		0.0659	N/A	0.934	0.912		4.48%	0.4644	
2035	2,845,237	21,297,511	748.5%	1,623	1,264,665	9,466,419	748.5%	1.6759	N/A		0.0697	N/A	0.930	0.907		4.48%	0.4445	
2036	2,566,645	22,549,056	878.5%	1,504	1,091,913	9,592,913	878.5%	1.6759	N/A		0.0736	N/A	0.926	0.902		4.48%	0.4254	
2037	2,302,921	23,683,511	1028.4%	1,387	937,705	9,643,473	1028.4%	1.6759	N/A		0.0777	N/A	0.922	0.897		4.48%	0.4072	
2038	2,054,573	24,680,305	1201.2%	1,274	800,708	9,618,407	1201.2%	1.6759	N/A		0.0818	N/A	0.918	0.892		4.48%	0.3897	
2039	1,822,124	25,510,875	1400.1%	1,164	679,666	9,515,754	1400.1%	1.6759	N/A		0.0860	N/A	0.914	0.887		4.48%	0.3730	
2040	1,605,882	26,150,746	1628.4%	1,059	573,320	9,336,136	1628.4%	1.6759	N/A		0.0902	N/A	0.910	0.881		4.48%	0.3570	
2041	1,408,389	26,588,414	1887.9%	959	481,250	9,085,331	1887.9%	1.6759	N/A		0.0945	N/A	0.906	0.877		4.48%	0.3417	
2042	1,225,993	26,809,644	2186.8%	864	400,960	8,768,082	2186.8%	1.6759	N/A		0.0988	N/A	0.901	0.870		4.48%	0.3270	
2043	1,062,929	26,810,335	2522.3%	775	332,723	8,392,301	2522.3%	1.6759	N/A		0.1031	N/A	0.897	0.867		4.48%	0.3130	
2044	916,556	26,586,780	2900.7%	682	274,601	7,965,434	2900.7%	1.6759	N/A		0.1074	N/A	0.893	0.862		4.48%	0.2996	
2045	796,060	26,155,666	3327.4%	615	225,406	7,500,238	3327.4%	1.6759	N/A		0.1117	N/A	0.888	0.858		4.48%	0.2868	
2046	704,454	25,530,216	3807.9%	543	184,011	7,006,950	3807.9%	1.6759	N/A		0.1159	N/A	0.884	0.853		4.48%	0.2745	
2047	568,580	24,727,445	4349.0%	478	149,359	6,495,596	4349.0%	1.6759	N/A		0.1201	N/A	0.880	0.848		4.48%	0.2627	
2048	479,618	23,761,775	4954.3%	419	120,587	5,974,256	4954.3%	1.6759	N/A		0.1245	N/A	0.876	0.844		4.48%	0.2514	
2049	402,494	22,664,385	5631.0%	365	96,857	5,453,988	5631.0%	1.6759	N/A		0.1285	N/A	0.872	0.839		4.48%	0.2406	
2050	335,918	21,458,601	6388.1%	316	77,369	4,942,388	6388.1%	1.6759	N/A		0.1327	N/A	0.867	0.835		4.48%	0.2303	
2051	278,992	20,168,133	7228.9%	273	61,502	4,445,969	7228.9%	1.6759	N/A		0.1368	N/A	0.863	0.831		4.48%	0.2204	
2052	230,749	18,807,975	8150.8%	235	48,686	3,968,332	8150.8%	1.6759	N/A		0.1407	N/A	0.859	0.827		4.48%	0.2110	
2053	189,986	17,422,701	9170.5%	201	38,367	3,518,412	9170.5%	1.6759	N/A		0.1449	N/A	0.855	0.823		4.48%	0.2019	
2054	155,765	16,018,955	10284.1%	171	30,107	3,096,211	10284.1%	1.6759	N/A		0.1486	N/A	0.851	0.820		4.48%	0.1933	
2055	127,199	14,614,769	11469.7%	145	23,531	2,703,609	11469.7%	1.6759	N/A		0.1527	N/A	0.847	0.817		4.48%	0.1850	
2056	103,404	13,243,739	12796.7%	122	18,325	2,344,971	12796.7%	1.6759	N/A		0.1568	N/A	0.844	0.814		4.48%	0.1771	
2057	83,906	11,911,334	14196.0%	103	14,220	2,018,610	14196.0%	1.6759	N/A		0.1605	N/A	0.840	0.811		4.48%	0.1695	
2058	67,799	10,629,552	15678.1%	86	10,997	1,724,139	15678.1%	1.6759	N/A		0.1628	N/A	0.837	0.808		4.48%	0.1622	
2059	54,652	9,427,387	17249.8%	72	8,485	1,463,571	17249.8%	1.6759	N/A		0.1660	N/A	0.834	0.806		4.48%	0.1552	
2060	43,950	8,305,883	18898.3%	60	6,531	1,234,166	18898.3%	1.6759	N/A		0.1689	N/A	0.831	0.804		4.48%	0.1486	
2061	35,259	7,274,011	20630.5%	49	5,014	1,034,492	20630.5%	1.6759	N/A		0.1718	N/A	0.828	0.802		4.48%	0.1422	
2062	28,234	6,335,151	22438.3%	41	3,843	862,333	22438.3%	1.6759	N/A		0.1742	N/A	0.826	0.801		4.48%	0.1361	
2063	22,574	5,481,768	24283.8%	34	2,941	714,174	24283.8%	1.6759	N/A		0.1769	N/A	0.823	0.800		4.48%	0.1303	
2064	17,984	4,729,100	26295.5%	28	2,243	589,695	26295.5%	1.6759	N/A		0.1791	N/A	0.821	0.797		4.48%	0.1247	
2065	14,304	4,043,353	28266.6%	22	1,707	482,565	28266.6%	1.6759	N/A		0.1825	N/A	0.818	0.795		4.48%	0.1193	
2066	11,343	3,440,958	30335.9%	18	1,296	393,060	30335.9%	1.6759	N/A		0.1832	N/A	0.817	0.793		4.48		



**Attachment 9-B**  
**Metropolitan Life Insurance Company**  
**Pennsylvania Experience Projections (Premium Normalized to Include Prior Authorized Increases) and With 33% Future Increase**  
**Written Premium and Paid Claims Experience**  
**Policy Forms: LTC-FAC, LTC-VAL, LTC-IDEAL and LTC-PREM**

	Calendar Year	Loss Ratio Demonstration						Factors Derived from Projected Values for Illustrative Purposes Only						Interest Rate Factors		
		Without Interest			With Interest			Premium		Persistency Factors				Calendar Year	Mid-Year	
		Written Premium	Paid Claims	Loss Ratio	Life Years	Written Premium	Paid Claims	Loss Ratio	Rate Increase Factor	Benefit Downgrade	Policy Lapse & Mortality	Policy Shock Lapse	Policy Persistency	Premium Persistency	Effective Int Rate	Disc / Accum Factor
Historical Experience	1998	-	-	N/A	-	-	-	N/A							4.48%	2.2498
	1999	-	-	N/A	-	-	-	N/A							4.48%	2.1533
	2000	-	-	N/A	-	-	-	N/A							4.48%	2.0610
	2001	-	-	N/A	-	-	-	N/A							4.48%	1.9726
	2002	-	-	N/A	-	-	-	N/A							4.48%	1.8880
	2003	420,779	-	0.0%	598	760,366	-	0.0%							4.48%	1.8070
	2004	2,688,672	16,596	0.6%	2,073	4,650,207	28,704	0.6%							4.48%	1.7296
	2005	6,292,167	-	0.0%	4,287	10,415,977	-	0.0%							4.48%	1.6554
	2006	9,124,549	157,344	1.7%	4,542	14,456,941	249,296	1.7%							4.48%	1.5844
	2007	14,581,566	291,286	2.0%	4,451	22,112,325	441,723	2.0%							4.48%	1.5165
	2008	9,773,297	731,411	7.5%	4,344	14,185,236	1,061,678	7.5%							4.48%	1.4514
	2009	9,217,968	690,961	7.5%	4,172	12,805,481	959,875	7.5%							4.48%	1.3892
	2010	10,853,375	1,083,270	10.0%	4,042	14,430,812	1,440,332	10.0%							4.48%	1.3296
	2011	10,768,442	709,914	6.6%	3,969	13,703,897	903,435	6.6%							4.48%	1.2726
	2012	10,483,133	1,230,723	11.7%	3,925	12,768,725	1,499,052	11.7%							4.48%	1.2180
	2013	10,151,630	870,338	8.6%	3,913	11,834,705	1,014,634	8.6%							4.48%	1.1658
	2014	10,627,606	980,654	9.2%	3,838	11,858,297	1,094,215	9.2%							4.48%	1.1158
2015	9,145,282	1,573,594	17.2%	3,781	9,766,731	1,680,525	17.2%							4.48%	1.0680	
2016	8,186,588	371,263	4.5%	3,743	8,367,974	379,489	4.5%							4.48%	1.0222	
Projected Future Experience	2017	8,529,266	879,697	10.3%	3,654	8,344,384	860,628	10.3%	1.6410	1.0000	0.0238	1.0000	0.976	0.918	4.48%	0.9773
	2018	9,111,552	1,676,192	18.4%	3,513	8,531,791	1,569,537	18.4%	1.8660	0.9897	0.0385	0.9863	0.962	0.962	4.48%	0.9364
	2019	9,951,672	2,419,654	24.3%	3,331	8,918,856	2,168,536	24.3%	2.2212	0.9704	0.0519	0.9606	0.948	0.961	4.48%	0.8963
	2020	9,553,433	3,224,769	33.8%	3,236	8,194,789	2,766,158	33.8%	2.2289	0.9700	0.0287	0.9600	0.971	0.958	4.48%	0.8578
	2021	9,157,012	4,028,120	44.0%	3,139	7,517,914	3,307,090	44.0%	2.2289	0.9700	0.0298	0.9600	0.970	0.959	4.48%	0.8210
	2022	8,759,806	4,837,994	55.2%	3,040	6,883,405	3,801,667	55.2%	2.2289	0.9700	0.0317	0.9600	0.968	0.957	4.48%	0.7858
	2023	8,357,792	5,683,752	68.0%	2,937	6,285,873	4,274,734	68.0%	2.2289	0.9700	0.0337	0.9600	0.966	0.954	4.48%	0.7521
	2024	7,953,134	6,577,775	82.7%	2,832	5,725,028	4,734,982	82.7%	2.2289	0.9700	0.0359	0.9600	0.964	0.952	4.48%	0.7198
	2025	7,545,075	7,535,844	99.9%	2,724	5,198,381	5,192,021	99.9%	2.2289	0.9700	0.0382	0.9600	0.962	0.949	4.48%	0.6890
	2026	7,124,591	8,563,358	120.2%	2,613	4,698,180	5,646,949	120.2%	2.2289	0.9700	0.0406	0.9600	0.959	0.944	4.48%	0.6594
	2027	6,700,285	9,656,709	144.1%	2,500	4,228,908	6,094,866	144.1%	2.2289	0.9700	0.0432	0.9600	0.957	0.940	4.48%	0.6312
	2028	6,284,405	10,816,277	172.1%	2,385	3,796,334	6,533,983	172.1%	2.2289	0.9700	0.0460	0.9600	0.954	0.938	4.48%	0.6041
	2029	5,868,337	12,040,025	205.2%	2,268	3,382,974	6,961,340	205.2%	2.2289	0.9700	0.0489	0.9600	0.951	0.934	4.48%	0.5782
	2030	5,452,090	13,314,975	244.2%	2,150	3,017,128	7,368,364	244.2%	2.2289	0.9700	0.0520	0.9600	0.948	0.929	4.48%	0.5534
	2031	5,045,716	14,626,042	289.9%	2,031	2,672,506	7,746,807	289.9%	2.2289	0.9700	0.0553	0.9600	0.945	0.925	4.48%	0.5297
	2032	4,646,097	15,956,366	343.4%	1,912	2,355,318	8,089,006	343.4%	2.2289	0.9700	0.0587	0.9600	0.941	0.921	4.48%	0.5069
	2033	4,258,946	17,286,497	405.9%	1,793	2,066,468	8,387,517	405.9%	2.2289	0.9700	0.0622	0.9600	0.938	0.917	4.48%	0.4852
	2034	3,884,133	18,586,006	478.5%	1,675	1,803,789	8,631,330	478.5%	2.2289	0.9700	0.0659	0.9600	0.934	0.912	4.48%	0.4644
	2035	3,523,815	19,832,242	562.8%	1,558	1,566,282	8,815,130	562.8%	2.2289	0.9700	0.0697	0.9600	0.930	0.907	4.48%	0.4445
	2036	3,178,779	20,997,681	660.6%	1,444	1,352,329	8,932,920	660.6%	2.2289	0.9700	0.0736	0.9600	0.926	0.902	4.48%	0.4254
	2037	2,852,159	22,054,085	773.2%	1,332	1,161,344	8,980,002	773.2%	2.2289	0.9700	0.0777	0.9600	0.922	0.897	4.48%	0.4072
	2038	2,544,580	22,982,300	903.2%	1,223	991,674	8,956,660	903.2%	2.2289	0.9700	0.0818	0.9600	0.918	0.892	4.48%	0.3897
	2039	2,256,693	23,755,726	1052.7%	1,118	841,764	8,861,070	1052.7%	2.2289	0.9700	0.0860	0.9600	0.914	0.887	4.48%	0.3730
	2040	1,988,679	24,351,575	1224.4%	1,017	710,054	8,693,810	1224.4%	2.2289	0.9700	0.0902	0.9600	0.910	0.881	4.48%	0.3570
	2041	1,744,285	24,759,131	1419.4%	921	596,027	8,460,260	1419.4%	2.2289	0.9700	0.0945	0.9600	0.906	0.877	4.48%	0.3417
	2042	1,518,387	24,965,141	1644.2%	830	496,588	8,164,838	1644.2%	2.2289	0.9700	0.0988	0.9600	0.901	0.870	4.48%	0.3270
	2043	1,316,434	24,965,784	1896.5%	744	412,076	7,814,910	1896.5%	2.2289	0.9700	0.1031	0.9600	0.897	0.867	4.48%	0.3130
	2044	1,135,151	24,757,591	2181.0%	664	340,093	7,417,412	2181.0%	2.2289	0.9700	0.1074	0.9600	0.893	0.862	4.48%	0.2996
	2045	973,533	24,356,156	2501.8%	590	279,164	6,984,222	2501.8%	2.2289	0.9700	0.1117	0.9600	0.888	0.858	4.48%	0.2868
	2046	830,354	23,773,737	2863.1%	522	227,897	6,524,871	2863.1%	2.2289	0.9700	0.1159	0.9600	0.884	0.853	4.48%	0.2745
	2047	704,185	23,026,197	3269.9%	459	184,981	6,048,699	3269.9%	2.2289	0.9700	0.1201	0.9600	0.880	0.848	4.48%	0.2627
	2048	594,005	22,126,965	3725.0%	402	149,346	5,563,227	3725.0%	2.2289	0.9700	0.1245	0.9600	0.876	0.844	4.48%	0.2514
	2049	498,487	21,105,075	4233.8%	350	119,957	5,078,753	4233.8%	2.2289	0.9700	0.1285	0.9600	0.872	0.839	4.48%	0.2406
	2050	416,033	19,982,249	4803.0%	304	95,821	4,602,352	4803.0%	2.2289	0.9700	0.1327	0.9600	0.867	0.835	4.48%	0.2303
	2051	345,530	18,780,566	5435.3%	262	76,170	4,140,086	5435.3%	2.2289	0.9700	0.1368	0.9600	0.863	0.831	4.48%	0.2204
	2052	285,782	17,513,986	6128.4%	225	60,298	3,695,310	6128.4%	2.2289	0.9700	0.1407	0.9600	0.859	0.827	4.48%	0.2110
	2053	235,297	16,224,019	6895.1%	193	47,517	3,276,345	6895.1%	2.2289	0.9700	0.1449	0.9600	0.855	0.823	4.48%	0.2019
	2054	192,914	14,916,851	7732.4%	164	37,287	2,883,192	7732.4%	2.2289	0.9700	0.1486	0.9600	0.851	0.820	4.48%	0.1933
	2055	157,536	13,609,273	8638.9%	139	29,143	2,517,657	8638.9%	2.2289	0.9700	0.1527	0.9600	0.847	0.817	4.48%	0.1850
	2056	128,176	12,332,670	9621.6%	117	22,695	2,183,637	9621.6%	2.2289	0.9700	0.1558	0.9600	0.844	0.814	4.48%	0.1771
	2057	103,918	11,091,835	10673.7%	98	17,611	1,879,730	10673.7%	2.2289	0.9700	0.1595	0.9600	0.840	0.811	4.48%	0.1695
	2058	83,968	9,898,239	11788.0%	82	13,620	1,605,518	11788.0%	2.2289	0.9700	0.1628	0.9600	0.837	0.808	4.48%	0.1622
	2059	67,686	8,778,782	12969.8%	69	10,508	1,362,878	12969.8%	2.2289	0.9700	0.1660	0.9600	0.834	0.806	4.48%	0.1552
	2060	54,432	7,734,438	14209.2%	57	8,088	1,149,255	14209.2%	2.2289	0.9700	0.1689	0.9600	0.831	0.804	4.48%	0.1486
	2061	43,668	6,773,559	15511.6%	47	6,210	963,319	15511.6%	2.2289	0.9700	0.1718	0.9600	0.828	0.802	4.48%	0.1422
	2062	34,967	5,899,292	16870.9%	39	4,760	803,005	16870.9%	2.2289	0.9700	0.1742	0.9600	0.826	0.801	4.48%	0.1361
	2063	27,957	5,104,623	18258.5%	32	3,642	665,039	18258.5%	2.2289	0.9700	0.1769	0.9600	0.823	0.800	4.48%	0.1303
	2064	22,274	4,403,738	19771.0%	26	2,777	549,124	19771.0%	2.2289	0.9700	0.1791	0.9600	0.821	0.797	4.48%	0.1247
2065	17,716	3,765,170	21253.0%	22	2,114	448,364	21253.0%	2.2289	0.9700	0.1825	0.9600	0.818	0.795	4.48%	0.1193	
2066	14,048	3,200,220	22809.0%	18	1,605	366,017	22809.0%	2.2289	0.9700	0.1832	0.9600	0.817	0.793	4.48%	0.1142	
2067	11,098	2,730,280	24601.6%													

**Attachment 16**  
**Metropolitan Life Insurance Company**  
**Nationwide Experience Projections on Initial Rate Basis With No Rate Increase**  
**Policy Forms: LTC-FAC, LTC-VAL, LTC-IDEAL and LTC-PREM**

Calendar Year	Loss Ratio Demonstration						Factors Derived from Projected Values for Illustrative Purposes Only						Interest Rate Factors			
	Without Interest			With Interest			Premium Rate Increase Factor	Benefit Downgrade	Persistency Factors				Calendar Year Effective In Rate	Mid-Year Disc / Accum Factor		
	Earned Premium	Incurred Claims	Loss Ratio	Life Years	Earned Premium	Incurred Claims			Loss Ratio	Policy Lapse & Mortality	Policy Shock Lapse	Policy Persistency			Premium Persistency	
Historical Experience	1998	-	-	N/A	-	-	-	N/A						4.48%	2.2498	
	1999	-	-	N/A	-	-	-	N/A						4.48%	2.1533	
	2000	-	-	N/A	-	-	-	N/A						4.48%	2.0610	
	2001	-	-	N/A	-	-	-	N/A						4.48%	1.9726	
	2002	1,496,379	-	0.0%	3,208	2,825,177	-	0.0%						4.48%	1.8880	
	2003	22,339,571	179,109	0.8%	20,902	40,368,641	323,658	0.8%						4.48%	1.8070	
	2004	82,618,065	1,210,252	1.5%	57,671	142,892,539	2,093,199	1.5%						4.48%	1.7296	
	2005	184,350,022	6,828,973	3.7%	100,020	305,170,793	11,304,599	3.7%						4.48%	1.6554	
	2006	225,053,606	9,417,184	4.2%	100,233	356,575,077	14,920,592	4.2%						4.48%	1.5844	
	2007	214,075,039	16,422,844	7.7%	97,473	324,635,700	24,904,546	7.7%						4.48%	1.5165	
	2008	206,128,039	16,409,501	8.0%	94,603	299,179,997	23,817,208	8.0%						4.48%	1.4514	
	2009	195,930,837	20,225,873	10.3%	91,475	272,184,578	28,097,521	10.3%						4.48%	1.3892	
	2010	201,524,681	23,805,795	11.8%	88,725	267,950,271	31,652,546	11.8%						4.48%	1.3296	
	2011	194,588,632	25,160,180	12.9%	86,549	247,633,081	32,018,791	12.9%						4.48%	1.2726	
	2012	189,361,439	28,607,858	15.1%	85,430	230,647,089	34,845,104	15.1%						4.48%	1.2180	
	2013	182,381,143	32,841,502	18.0%	84,877	212,618,771	38,286,413	18.0%						4.48%	1.1658	
Projected Future Experience	2014	164,633,547	44,262,258	26.9%	82,915	183,698,344	49,387,890	26.9%						4.48%	1.1158	
	2015	139,242,062	55,400,216	39.8%	81,772	148,703,979	59,164,828	39.8%						4.48%	1.0680	
	2016	123,486,011	62,819,010	50.9%	80,690	126,222,025	64,210,858	50.9%						4.48%	1.0222	
	2017	117,196,177	78,098,843	66.6%	78,756	114,655,809	76,405,957	66.6%	1.0000	N/A	0.0240	0.0000	0.976	0.949	4.48%	0.9783
	2018	112,730,614	88,543,181	78.5%	76,768	105,557,654	82,909,248	78.5%	1.0000	N/A	0.0253	0.0000	0.975	0.962	4.48%	0.9364
	2019	108,233,311	103,617,602	93.0%	74,723	97,000,514	90,228,961	93.0%	1.0000	N/A	0.0266	0.0000	0.973	0.960	4.48%	0.8962
	2020	103,652,467	114,676,847	110.6%	72,618	88,911,507	98,368,050	110.6%	1.0000	N/A	0.0282	0.0000	0.972	0.958	4.48%	0.8578
	2021	99,109,070	130,661,280	131.8%	70,448	81,368,623	107,273,012	131.8%	1.0000	N/A	0.0299	0.0000	0.970	0.956	4.48%	0.8210
	2022	94,566,712	148,734,120	157.3%	68,214	74,309,971	116,874,405	157.3%	1.0000	N/A	0.0317	0.0000	0.968	0.954	4.48%	0.7858
	2023	90,014,060	168,895,990	187.6%	65,915	67,699,333	127,026,221	187.6%	1.0000	N/A	0.0337	0.0000	0.966	0.952	4.48%	0.7521
	2024	85,412,426	191,094,820	223.7%	63,554	61,483,749	137,558,742	223.7%	1.0000	N/A	0.0358	0.0000	0.964	0.949	4.48%	0.7198
	2025	80,835,554	215,234,554	266.3%	61,134	56,693,822	148,291,587	266.3%	1.0000	N/A	0.0381	0.0000	0.962	0.946	4.48%	0.6890
	2026	76,248,399	241,123,676	316.2%	58,657	50,280,604	159,004,571	316.2%	1.0000	N/A	0.0405	0.0000	0.959	0.943	4.48%	0.6594
	2027	71,632,279	268,479,267	374.8%	56,130	45,210,963	169,451,628	374.8%	1.0000	N/A	0.0431	0.0000	0.957	0.939	4.48%	0.6312
	2028	67,045,408	296,930,547	442.9%	53,558	40,501,328	179,372,188	442.9%	1.0000	N/A	0.0458	0.0000	0.954	0.936	4.48%	0.6041
	2029	62,476,618	326,101,679	522.0%	50,948	36,122,931	188,546,511	522.0%	1.0000	N/A	0.0487	0.0000	0.951	0.932	4.48%	0.5782
2030	57,976,927	355,462,771	613.1%	48,309	32,083,807	196,709,269	613.1%	1.0000	N/A	0.0518	0.0000	0.948	0.928	4.48%	0.5534	
2031	53,571,937	384,246,110	717.3%	45,652	28,374,832	203,519,216	717.3%	1.0000	N/A	0.0550	0.0000	0.945	0.924	4.48%	0.5297	
2032	49,278,841	411,916,591	835.9%	42,985	24,981,681	208,819,217	835.9%	1.0000	N/A	0.0584	0.0000	0.942	0.920	4.48%	0.5069	
2033	45,091,676	437,783,806	970.9%	40,323	21,878,764	212,415,453	970.9%	1.0000	N/A	0.0619	0.0000	0.938	0.915	4.48%	0.4852	
2034	41,054,811	461,330,296	1123.7%	37,677	19,065,830	214,241,514	1123.7%	1.0000	N/A	0.0656	0.0000	0.934	0.910	4.48%	0.4644	
2035	37,181,335	481,879,837	1286.0%	35,081	16,526,537	214,188,251	1286.0%	1.0000	N/A	0.0694	0.0000	0.931	0.906	4.48%	0.4445	
2036	33,488,187	498,602,633	1488.9%	32,489	14,246,683	212,117,680	1488.9%	1.0000	N/A	0.0734	0.0000	0.927	0.901	4.48%	0.4254	
2037	29,991,649	511,501,927	1705.5%	29,973	12,212,026	208,273,798	1705.5%	1.0000	N/A	0.0774	0.0000	0.923	0.896	4.48%	0.4072	
2038	26,696,139	519,859,372	1947.3%	27,528	10,404,017	202,599,551	1947.3%	1.0000	N/A	0.0816	0.0000	0.918	0.890	4.48%	0.3897	
2039	23,626,583	523,278,681	2214.8%	25,165	8,812,898	195,186,996	2214.8%	1.0000	N/A	0.0858	0.0000	0.914	0.885	4.48%	0.3730	
2040	20,788,805	522,024,873	2511.1%	22,898	7,421,857	186,369,256	2511.1%	1.0000	N/A	0.0901	0.0000	0.910	0.880	4.48%	0.3570	
2041	18,181,786	516,192,243	2839.1%	20,736	6,212,764	176,384,243	2839.1%	1.0000	N/A	0.0944	0.0000	0.906	0.875	4.48%	0.3417	
2042	15,804,394	506,078,667	3202.1%	18,687	5,168,820	165,512,798	3202.1%	1.0000	N/A	0.0988	0.0000	0.901	0.869	4.48%	0.3270	
2043	13,655,088	492,004,606	3603.1%	16,759	4,274,382	154,009,658	3603.1%	1.0000	N/A	0.1032	0.0000	0.897	0.864	4.48%	0.3130	
2044	11,727,182	474,305,296	4044.5%	14,957	3,513,482	142,102,592	4044.5%	1.0000	N/A	0.1075	0.0000	0.892	0.859	4.48%	0.2996	
2045	10,011,929	453,519,910	4529.8%	13,284	2,870,959	130,048,582	4529.8%	1.0000	N/A	0.1119	0.0000	0.888	0.854	4.48%	0.2868	
2046	8,495,757	430,064,182	5062.1%	11,740	2,331,721	118,034,176	5062.1%	1.0000	N/A	0.1162	0.0000	0.884	0.849	4.48%	0.2745	
2047	7,164,265	404,593,773	5647.8%	10,325	1,881,964	106,281,807	5647.8%	1.0000	N/A	0.1205	0.0000	0.879	0.843	4.48%	0.2627	
2048	6,003,315	377,598,291	6289.8%	9,036	1,509,371	94,936,889	6289.8%	1.0000	N/A	0.1248	0.0000	0.875	0.838	4.48%	0.2514	
2049	5,001,290	349,789,914	6994.0%	7,870	1,203,517	84,173,909	6994.0%	1.0000	N/A	0.1290	0.0000	0.871	0.833	4.48%	0.2406	
2050	4,141,780	321,640,513	7765.8%	6,822	953,943	74,080,891	7765.8%	1.0000	N/A	0.1332	0.0000	0.867	0.828	4.48%	0.2303	
2051	3,410,438	293,560,938	8607.7%	5,885	751,815	64,714,105	8607.7%	1.0000	N/A	0.1373	0.0000	0.863	0.823	4.48%	0.2204	
2052	2,793,664	266,112,885	9525.6%	5,053	589,441	56,147,681	9525.6%	1.0000	N/A	0.1414	0.0000	0.859	0.819	4.48%	0.2110	
2053	2,276,515	239,464,346	10518.9%	4,318	459,729	48,358,411	10518.9%	1.0000	N/A	0.1455	0.0000	0.855	0.815	4.48%	0.2019	
2054	1,845,910	213,887,334	11587.1%	3,673	356,785	41,341,046	11587.1%	1.0000	N/A	0.1493	0.0000	0.851	0.811	4.48%	0.1933	
2055	1,489,576	189,761,553	12739.3%	3,111	275,565	35,105,071	12739.3%	1.0000	N/A	0.1531	0.0000	0.847	0.807	4.48%	0.1850	
2056	1,196,582	167,186,086	13972.0%	2,623	211,870	29,602,405	13972.0%	1.0000	N/A	0.1567	0.0000	0.843	0.803	4.48%	0.1771	
2057	957,458	146,404,645	15291.0%	2,201	162,260	24,811,154	15291.0%	1.0000	N/A	0.1610	0.0000	0.839	0.800	4.48%	0.1695	
2058	763,329	127,391,693	16689.0%	1,840	123,814	20,663,242	16689.0%	1.0000	N/A	0.1638	0.0000	0.836	0.797	4.48%	0.1622	
2059	606,550	110,247,165	18176.1%	1,533	94,165	17,115,517	18176.1%	1.0000	N/A	0.1669	0.0000	0.833	0.795	4.48%	0.1552	
2060	480,430	94,890,137	19751.1%	1,273	71,387	14,099,668	19751.1%	1.0000	N/A	0.1699	0.0000	0.830	0.792	4.48%	0.1486	
2061	379,404	81,219,156	21407.0%	1,053	53,958	11,550,786	21407.0%	1.0000	N/A	0.1728	0.0000	0.827	0.790	4.48%	0.1422	
2062	298,753	69,163,571	23150.8%	868	40,686	9,414,466	23150.8%	1.0000	N/A	0.1758	0.0000	0.824	0.787	4.48%	0.1361	
2063	234,660	58,419,460	24977.0%	713	30,576	7,637,045	24977.0%	1.0000	N/A	0.1784	0.0000	0.822	0.786	4.48%	0.1303	
2064	184,026	49,473,441	26884.0%	584	22,947	6,169,087	26884.0%	1.0000	N/A	0.1815	0.0000	0.818	0.784	4.48%	0.1247	
2065	144,126	41,591,051	28857													

**Attachment 17**  
**Metropolitan Life Insurance Company**  
**Nationwide Experience Projections With Premiums Restated to Proposed Rate Level Since Inception**  
**Policy Forms: LTC-FAC, LTC-VAL, LTC-IDEAL and LTC-PREM**

Calendar Year	Loss Ratio Demonstration								Factors Derived from Projected Values for Illustrative Purposes Only					Interest Rate Factors	
	Without Interest				With Interest				Premium Rate Increase Factor	Benefit Downgrade	Persistence Factors			Calendar Year Effective In Rate	Mid-Year Disc / Accum Factor
	Earned Premium	Incurred Claims	Loss Ratio	Life Years	Earned Premium	Incurred Claims	Loss Ratio			Policy Lapse & Mortality	Policy Shock Lapse	Policy Persistence	Premium Persistence		
1998	-	-	N/A	-	-	-	N/A							4.48%	2.2498
1999	-	-	N/A	-	-	-	N/A							4.48%	2.1533
2000	-	-	N/A	-	-	-	N/A							4.48%	2.0610
2001	-	-	N/A	-	-	-	N/A							4.48%	1.9726
2002	3,335,309	-	0.0%	3,208	6,297,093	-	0.0%							4.48%	1.8880
2003	49,793,123	179,109	0.4%	20,902	89,978,482	323,658	0.4%							4.48%	1.8070
2004	184,149,078	1,210,252	0.7%	57,671	318,496,074	2,093,199	0.7%							4.48%	1.7296
2005	410,901,497	6,828,973	1.7%	100,020	680,201,359	11,304,599	1.7%							4.48%	1.6554
2006	501,626,538	9,417,184	1.9%	100,233	794,777,407	14,920,592	1.9%							4.48%	1.5844
2007	477,156,188	16,422,844	3.4%	97,473	723,587,084	24,904,546	3.4%							4.48%	1.5165
2008	459,442,958	16,409,501	3.6%	94,603	666,846,353	23,817,208	3.6%							4.48%	1.4514
2009	436,714,210	20,225,873	4.6%	91,475	606,677,717	28,097,521	4.6%							4.48%	1.3892
2010	449,182,442	23,805,795	5.3%	88,725	597,239,785	31,652,546	5.3%							4.48%	1.3296
2011	433,722,542	25,160,180	5.8%	86,549	551,954,387	32,018,791	5.8%							4.48%	1.2726
2012	422,071,546	28,607,858	6.8%	85,430	514,093,967	34,845,104	6.8%							4.48%	1.2180
2013	406,513,023	32,941,502	8.1%	84,877	473,910,283	38,286,413	8.1%							4.48%	1.1658
2014	366,955,045	44,262,258	12.1%	82,915	409,448,958	49,387,890	12.1%							4.48%	1.1158
2015	310,359,451	55,400,216	17.9%	81,772	331,449,310	59,164,828	17.9%							4.48%	1.0680
2016	275,240,470	62,819,010	22.8%	80,690	281,338,827	64,210,858	22.8%							4.48%	1.0222
2017	261,220,932	78,098,843	29.9%	78,756	255,558,655	76,405,957	29.9%	2.2289	N/A	0.0240	N/A	0.976	0.949	4.48%	0.9783
2018	251,267,549	88,543,181	35.2%	76,768	235,279,592	82,909,248	35.2%	2.2289	N/A	0.0253	N/A	0.975	0.962	4.48%	0.9364
2019	241,243,418	100,677,602	41.7%	74,723	216,206,410	90,228,961	41.7%	2.2289	N/A	0.0266	N/A	0.973	0.960	4.48%	0.8962
2020	231,033,082	114,676,844	49.6%	72,618	198,176,659	98,368,050	49.6%	2.2289	N/A	0.0282	N/A	0.972	0.958	4.48%	0.8578
2021	220,906,212	130,661,280	59.1%	70,448	181,364,171	107,273,012	59.1%	2.2289	N/A	0.0299	N/A	0.970	0.956	4.48%	0.8210
2022	210,781,659	148,734,120	70.6%	68,214	165,630,999	116,874,405	70.6%	2.2289	N/A	0.0317	N/A	0.968	0.954	4.48%	0.7858
2023	200,634,160	168,895,990	84.2%	65,915	150,896,414	127,026,221	84.2%	2.2289	N/A	0.0337	N/A	0.966	0.952	4.48%	0.7521
2024	190,377,487	191,094,820	100.4%	63,554	137,042,372	137,558,742	100.4%	2.2289	N/A	0.0358	N/A	0.964	0.949	4.48%	0.7198
2025	180,176,038	215,234,554	119.5%	61,134	124,137,087	148,291,587	119.5%	2.2289	N/A	0.0381	N/A	0.962	0.946	4.48%	0.6890
2026	169,951,601	241,123,676	141.9%	58,657	112,071,456	159,004,571	141.9%	2.2289	N/A	0.0405	N/A	0.959	0.943	4.48%	0.6594
2027	159,662,636	268,479,267	168.2%	56,130	100,771,631	169,451,628	168.2%	2.2289	N/A	0.0431	N/A	0.957	0.939	4.48%	0.6312
2028	149,438,867	296,930,547	198.7%	53,558	90,274,231	179,372,188	198.7%	2.2289	N/A	0.0458	N/A	0.954	0.936	4.48%	0.6041
2029	139,255,398	326,101,679	234.2%	50,948	80,515,131	188,546,511	234.2%	2.2289	N/A	0.0487	N/A	0.951	0.932	4.48%	0.5782
2030	129,225,947	355,462,771	275.1%	48,309	71,512,247	196,709,269	275.1%	2.2289	N/A	0.0518	N/A	0.948	0.928	4.48%	0.5534
2031	119,407,575	384,246,110	321.8%	45,652	63,245,236	203,519,216	321.8%	2.2289	N/A	0.0550	N/A	0.945	0.924	4.48%	0.5297
2032	109,838,606	411,916,591	375.0%	42,985	55,682,175	208,819,217	375.0%	2.2289	N/A	0.0584	N/A	0.942	0.920	4.48%	0.5069
2033	100,505,748	437,783,806	435.6%	40,323	48,766,020	212,415,453	435.6%	2.2289	N/A	0.0619	N/A	0.938	0.915	4.48%	0.4852
2034	91,507,899	461,330,296	504.1%	37,677	42,496,213	214,241,514	504.1%	2.2289	N/A	0.0656	N/A	0.934	0.910	4.48%	0.4644
2035	82,874,230	481,579,837	581.5%	35,081	36,836,334	214,188,251	581.5%	2.2289	N/A	0.0694	N/A	0.931	0.906	4.48%	0.4445
2036	74,642,499	498,602,933	668.0%	32,469	31,754,721	212,117,680	668.0%	2.2289	N/A	0.0734	N/A	0.927	0.901	4.48%	0.4254
2037	66,848,994	511,501,927	765.2%	29,973	27,219,631	208,273,798	765.2%	2.2289	N/A	0.0774	N/A	0.923	0.896	4.48%	0.4072
2038	59,503,565	519,859,372	873.7%	27,528	23,189,725	202,599,551	873.7%	2.2289	N/A	0.0816	N/A	0.918	0.890	4.48%	0.3897
2039	52,661,770	523,278,681	993.7%	25,165	19,643,248	195,186,996	993.7%	2.2289	N/A	0.0858	N/A	0.914	0.885	4.48%	0.3730
2040	46,336,599	522,024,873	1126.6%	22,898	16,542,728	186,369,256	1126.6%	2.2289	N/A	0.0901	N/A	0.910	0.880	4.48%	0.3570
2041	40,525,750	516,192,243	1273.7%	20,736	13,947,755	176,384,243	1273.7%	2.2289	N/A	0.0944	N/A	0.906	0.875	4.48%	0.3417
2042	35,226,733	506,078,667	1436.6%	18,687	11,520,887	165,512,798	1436.6%	2.2289	N/A	0.0988	N/A	0.901	0.869	4.48%	0.3270
2043	30,436,103	492,004,606	1616.5%	16,759	9,527,256	154,009,658	1616.5%	2.2289	N/A	0.1032	N/A	0.897	0.864	4.48%	0.3130
2044	26,138,953	474,305,296	1814.6%	14,957	7,831,270	142,102,592	1814.6%	2.2289	N/A	0.1075	N/A	0.892	0.859	4.48%	0.2996
2045	22,315,792	453,519,910	2032.3%	13,284	6,399,139	130,048,582	2032.3%	2.2289	N/A	0.1119	N/A	0.888	0.854	4.48%	0.2868
2046	18,936,365	430,064,182	2271.1%	11,740	5,197,220	118,034,176	2271.1%	2.2289	N/A	0.1162	N/A	0.884	0.849	4.48%	0.2745
2047	15,968,576	404,593,773	2533.7%	10,325	4,194,748	106,281,807	2533.7%	2.2289	N/A	0.1205	N/A	0.879	0.844	4.48%	0.2627
2048	13,380,910	377,598,291	2821.9%	9,036	3,364,268	94,936,889	2821.9%	2.2289	N/A	0.1248	N/A	0.875	0.838	4.48%	0.2514
2049	11,147,475	349,789,914	3137.8%	7,870	2,682,543	84,173,909	3137.8%	2.2289	N/A	0.1290	N/A	0.871	0.833	4.48%	0.2406
2050	9,231,698	321,640,513	3484.1%	6,822	2,126,263	74,080,891	3484.1%	2.2289	N/A	0.1332	N/A	0.867	0.828	4.48%	0.2303
2051	7,601,595	293,560,938	3861.8%	5,885	1,675,735	64,714,105	3861.8%	2.2289	N/A	0.1373	N/A	0.863	0.823	4.48%	0.2204
2052	6,226,855	266,112,885	4273.6%	5,053	1,313,816	56,147,681	4273.6%	2.2289	N/A	0.1414	N/A	0.859	0.819	4.48%	0.2110
2053	5,074,170	239,464,346	4719.3%	4,318	1,024,699	48,358,411	4719.3%	2.2289	N/A	0.1455	N/A	0.855	0.815	4.48%	0.2019
2054	4,114,386	213,887,334	5198.5%	3,673	795,246	41,341,046	5198.5%	2.2289	N/A	0.1493	N/A	0.851	0.811	4.48%	0.1933
2055	3,320,145	189,761,553	5715.5%	3,111	614,213	35,105,071	5715.5%	2.2289	N/A	0.1531	N/A	0.847	0.807	4.48%	0.1850
2056	2,667,085	167,186,086	6268.5%	2,623	472,241	29,602,405	6268.5%	2.2289	N/A	0.1567	N/A	0.843	0.803	4.48%	0.1771
2057	2,134,097	146,404,645	6860.3%	2,231	361,665	24,811,154	6860.3%	2.2289	N/A	0.1610	N/A	0.839	0.800	4.48%	0.1695
2058	1,701,399	127,391,693	7487.5%	1,840	275,971	20,663,242	7487.5%	2.2289	N/A	0.1638	N/A	0.836	0.797	4.48%	0.1622
2059	1,351,952	110,247,165	8154.7%	1,533	209,886	17,115,517	8154.7%	2.2289	N/A	0.1669	N/A	0.833	0.795	4.48%	0.1552
2060	1,070,840	94,890,137	8861.3%	1,273	159,115	14,099,668	8861.3%	2.2289	N/A	0.1699	N/A	0.830	0.792	4.48%	0.1486
2061	845,662	81,219,156	9604.2%	1,053	120,268	11,550,786	9604.2%	2.2289	N/A	0.1728	N/A	0.827	0.790	4.48%	0.1422
2062	665,896	69,163,571	10386.5%	868	90,641	9,414,466	10386.5%	2.2289	N/A	0.1758	N/A	0.824	0.787	4.48%	0.1361
2063	523,113	58,619,460	11205.9%	713	68,152	7,637,045	11205.9%	2.2289	N/A	0.1784	N/A	0.822	0.786	4.48%	0.1303
2064	410,178	49,473,441	12061.4%	584	51,147	6,169,087	12061.4%	2.2289	N/A	0.1815	N/A	0.818	0.784	4.48%	0.1247
2065	321,244	41,591,051	12946.9%	476	38,340	4,963,796	12946.9%	2.2289	N/A	0.1840	N/A	0.816	0.783	4.48%	0.1193
2066	251,190	34,783,856	13847.7%	388	28,693	3,973,351	13847.7%								

**Attachment 19**  
**Metropolitan Life Insurance Company**  
**Policy Forms: LTC-FAC, LTC- VAL, LTC-IDEAL and LTC- PREM**  
**Historial Claim and Active Life Reserves**

**Nationwide**

<b>Calendar Year</b>	<b>Claim Reserves</b>	<b>Active Life Reserves<sup>1</sup></b>
2002	-	
2003	-	
2004	-	
2005	631,339	
2006	1,439,279	
2007	1,138,366	
2008	2,281,597	
2009	1,767,732	
2010	3,067,546	
2011	4,629,605	
2012	7,239,821	
2013	11,192,762	
2014	21,437,063	
2015	38,026,355	
2016	55,667,722	3,848,124,900

**Pennsylvania**

<b>Calendar Year</b>	<b>Claim Reserves</b>	<b>Active Life Reserves<sup>1</sup></b>
2006	-	
2007	-	
2008	-	
2009	-	
2010	480,989	
2011	183,683	
2012	420,175	
2013	202,853	
2014	452,072	
2015	3,924,054	
2016	940,181	173,315,151

<sup>1</sup> Figure as of 12/31/2016




Metropolitan Life Insurance Company  
Long Term Care  
[PO Box 64911, St. Paul, MN 55164-0911]  
[P.O. Box 990028, Hartford, CT 06199-0028]

Policy #: [#####]

[Mail Date]

[First Name] [Last Name]  
[Address 1]  
[Address 2]  
[City, ST Zip or Country Name if Foreign address]

 New Long-Term Care Insurance  
coverage rates effective [DATE].

Dear [First Name] [Last Name]

## Premium Increase Notification – Please review

### Why we're contacting you

After an in-depth analysis of our Long-Term Care business, MetLife has determined that a premium increase is necessary on certain long term care insurance policies. [We are implementing a [XX%] premium increase on your long term care insurance policy, which was issued in [STATE].]

### What you need to know

We understand how important your long-term care insurance policy is to your personal financial plan. Any decision about premium increases is difficult and not taken lightly. **You may be able to reduce the change in premium by adjusting your coverage.** Details are provided in the "Your Options" section of this letter, and the enclosed Coverage Change Form.

This premium increase will affect a broad group of policyholders and is not based on any individual's personal factors, such as age, health status or claim history.

We requested a [XX%] premium increase on your policy and received authority from [STATE DOI] to implement the [XX%] increase on your policy noted above.

Effective Date:	[EFFECTIVE DATE]
Current Premium Amount:	[OLD AMOUNT]/[FREQUENCY]*
Increased Premium Amount:	[NEW AMOUNT]/[FREQUENCY]

\* Current Premium information is as of [COMPLETE DATE] and may not reflect recent changes.

It is important that you be aware that, as explained in the Guaranteed Renewability statement in your policy, and subject to any applicable regulatory approval, **MetLife reserves the right to increase rates in the future.**

Please note that if you are on waiver of contribution at the time the increase becomes effective, there will be no impact to your coverage or premium unless and until your premium payments resume.

## Your Options

We understand that a premium increase may not be affordable for some insureds. Your personalized options may help reduce the impact of the premium increase and, possibly, better meet your current coverage needs. Details are in the enclosed Coverage Change Form.

Please carefully evaluate your individual situation before selecting one of these options. If you choose to cancel your coverage, or make any changes complete the attached form and submit to MetLife. In order to ensure processing prior to the implementation of the rate increase, please submit any change requests by [FORM DATE]. Should you need more time to decide on a coverage decrease or termination of coverage, the provisions of your policy permit you to make these changes at any time.



Coverage Change Form due  
[DATE].

Please note that any changes in your coverage between now and the date when the new premium goes into effect may be calculated at the new rates. Bill mode changes can only be made on or after your policy anniversary date after the premium increase takes effect. **If you would like to keep your current coverage and pay the full premium increase, no additional action is necessary.**

## Cancellation Requests

If you choose to cancel your long term care insurance policy, a limited long term care benefit may still be available to you. (As you consider this option, please note that this is **limited** coverage and does not provide the same level of coverage you currently have.)

### **[Insert for insureds with no nonforfeiture feature (also applicable for insureds with CBUL):**

If your coverage lapses due to cancellation or nonpayment of premium at any time between the date of this letter and 120 days following the first due date of the increased premium, you will be issued a Limited Coverage Upon Lapse Following Premium Increase Endorsement ("LCUL") which provides limited coverage as described below. Under LCUL, your Total Lifetime Benefit will be the greater of: the sum of all premiums paid and waived prior to lapse; or **[30 times the Nursing Home Daily Monthly]** Benefit Amount in effect immediately prior to your date of lapse. However, if you have already received benefit payments under your policy, please note that the reduced Total Lifetime Benefit payable under LCUL as described above will not exceed the remaining Total Lifetime Benefit of your policy immediately prior to your date of lapse. Once LCUL goes into effect, your policy will be considered "paid-up" with no further premiums due, and you will no longer receive increases under any inflation option.

[Note: For policyholders who are eligible for and meet the requirements for payment of benefits under the Contingent Benefit Upon Lapse Nonforfeiture Feature ("CBUL") as a result of this rate increase, we will instead provide coverage under LCUL, which provides a benefit that is equal to the benefit payable under CBUL. We will not pay benefits under both CBUL and LCUL, or any other nonforfeiture feature.]

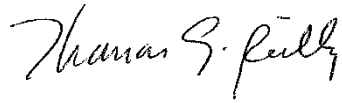
### **[Insert for letters to insureds who have an existing NF benefit:**

Our records indicate your policy includes a nonforfeiture feature providing for reduced or limited coverage in the event that your policy lapses due to cancellation or nonpayment of premium. Please refer to your policy for additional information. If you elect to cancel your coverage, you are eligible for the limited coverage as described in your policy under the nonforfeiture feature.]

**We're here to help**

We are ready to assist you. Attached is a Frequently Asked Questions document to provide additional details regarding this notification. If you have any additional questions, please call your agent, or our Customer Service team at [888-285-8140][800-308-0179], between the hours of [8:30 a.m.–6:30 p.m.] Eastern Time, Monday through Friday. Our customer service representatives will be pleased to answer any questions or provide additional options to lessen the amount of this increase, if available.

Sincerely,

A handwritten signature in black ink, reading "Thomas G. Reilly". The signature is fluid and cursive, with the first name "Thomas" being the most prominent.

Thomas G. Reilly, Assistant Vice President  
Product Management & Compliance

Encl: [Frequently Asked Questions, Coverage Change Form, Cost of Care Chart, Business Reply Envelope]

## Frequently Asked Questions

### MetLife Long Term Care Insurance Rate Increase

#### Q1. Why is MetLife implementing this rate increase?

A. MetLife continues to remain committed to ensuring that our pricing is appropriate to the benefits and risks of our products. We considered many factors when we developed premiums, including expectations about persistency rates (how many policyholders keep their policies), mortality rates (how long policyholders live) and morbidity rates (the frequency and severity of claims). These factors were based on the best available information at the time.

After an in-depth analysis of our Long-Term Care business, MetLife has determined that a premium increase is necessary on certain long term care insurance policies.

We continue to offer ways to mitigate the impact of rate increases through the use of benefit decrease options, when available.

#### Q2. What are my options?

A. You can either maintain your current coverage and pay the increased premium, or you can consider reducing your coverage, if possible. The coverage change request form, included with your letter, includes options, where available, to reduce your coverage to minimize the impact of the increase.

#### Q3. My spouse and I have shared care and survivorship on our policies. Does the identical coverage requirement apply?

A. Some MetLife policies contain a [paid-up] survivorship feature [or a shared care rider]. If you currently qualify for the [paid-up] survivorship feature of your policy [or if you have purchased the shared care rider], please note that both policyholders may be required to maintain identical coverage in order for [these features][this feature] to remain in effect. Please refer to your policy for additional information.

#### Q4. Why was I not presented with options to decrease my coverage?

A. The most likely reason is that you are already at the lowest possible coverage option. If you did not receive a coverage decrease option, you may still contact our Customer Service team to discuss other potential options.

#### Q5. My Rate Increase Effective Date is not for some time, why do I need to return my coverage change form so quickly?

A. The sooner MetLife receives your request to change coverage, the more likely the request will be processed prior to the rate increase effective date. However, please note, per the terms of your policy, you may request a coverage decrease or cancellation at any time. Please note, if your policy does not include a nonforfeiture feature or you do not qualify for nonforfeiture under the terms of your policy, LCUL will **only** be issued to you if your coverage lapses due to cancellation or nonpayment of premium at any time between the date of the rate action notification letter and 120 days following the first due date of the increased premium.

#### Q6. Will inflation offer acceptances and other coverage increases be subject to the new rates?

A. Yes, any inflation offer acceptances and other coverage increases made on or after the policyholder's premium bill due date when the new premium becomes effective will be based on the new rates.



**Q7. I have automatic simple inflation increases each year. How does that impact the rate increase?**

**A.** If your coverage is subject to automatic simple inflation increases and you elect to reduce your daily benefit amount, please note that this election will result in lower future increases to your daily benefit amount.

**Q8. Can I change my bill mode prior to the effective date of the increase?**

**A.** Bill mode changes can only be made on or after your policy anniversary date after the date the premium increase takes effect.

**Q9. Is MetLife going to continue to provide service and pay claims?**

**A.** Yes, MetLife remains committed to its existing LTCI insureds and will continue to ensure that they receive a high level of service, especially when they need it most—at time of claim.

**Q10. Will policyholders currently on claim receive the rate increase?**

**A.** An insured whose policy is impacted by the rate increase and is on waiver of premium will be notified at the same time as other affected policyholders. An insured on premium waiver will be informed that there will be no impact until such time as premium payments resume. Please note: It may not be in the policyholder's best interest to make reductions to coverage while in claim.

**Q11. Are MetLife's financial strength and claims paying ability still strong?**

**A.** Yes. MetLife continues to receive high ratings for financial strength and claims paying ability from the major rating agencies. You may review MetLife's ratings by various agencies at any time by visiting [www.metlife.com](http://www.metlife.com), then tab along the top of the website and select "About Us", then "Governance", then "Ratings."

**Q12. Who should I contact with additional questions?**

**A.** You may call the Customer Service team at [888-285-8140][800-308-0179] between the hours of [8:30 a.m. and 6:30 p.m.] Eastern Time, Monday through Friday.

State:	Pennsylvania	Filing Company:	Metropolitan Life Insurance Company
TOI/Sub-TOI:	LTC03I Individual Long Term Care/LTC03I.001 Qualified		
Product Name:	Individual Long-Term Care Insurance		
Project Name/Number:	2017_2018 Rate Increase /CT17-211 VIP1 (RW)		

## Superseded Schedule Items

Please note that all items on the following pages are items, which have been replaced by a newer version. The newest version is located with the appropriate schedule on previous pages. These items are in date order with most recent first.

Creation Date	Schedule Item Status	Schedule	Schedule Item Name	Replacement Creation Date	Attached Document(s)
01/30/2018		Form	IB Coverage Change Form_FINAL	02/09/2018	IB Coverage Change Form_FINAL.pdf (Superceded)
01/30/2018		Supporting Document	Transmittal Letter (A&H)	02/01/2018	IB Insured RA ltr_Flat increase.pdf (Superceded) LSE description - VIP1.pdf



Metropolitan Life Insurance Company  
Long Term Care  
[PO Box 64911, St. Paul, MN 55164-0911]  
[P.O. Box 990028, Hartford, CT 06199-0028]

Distribution Alliance #: [XXXXXXXXXX]  
Policy #: [XXXXXXXXXX]

[First Name] [Last Name]  
Premium Rate Increase Date: [Effective Date of Increase]

## Long Term Care Increase Coverage Change Request Form

**If you intend to maintain your current coverage at the new increased premium, there is no need to return this form.**

Please use this form to request a decrease in your long term care insurance coverage, if available, or to cancel your coverage. We recommend that you review the enclosed information on the cost of care. If you have any questions, or would like to consider alternative options, you can speak with our **Customer Service team at [(888) 285-8140] [(800) 308-0179]**, from [8:30 a.m. to 6:30 p.m.], Eastern Time, Monday – Friday.

[

To request a coverage change check only ONE box below		
<b>Keep current coverage and pay premium increase</b>  <b>(No Action Required)</b>  Daily Benefit Amount: [\$XXX.XX]  Total Lifetime Benefit: [X] Years  Premium: [\$XXX.XX][mode]  <b>Note:</b> If you do not submit a selection, your coverage will remain the same and your new premium will become effective on [DATE].	<input type="checkbox"/> <b>Reduce Daily Benefit* and Minimize Premium Increase</b>  Daily Benefit Amount: [\$XXX.XX]  Premium: [\$XXX.XX][mode]  *A higher revised daily benefit amount may include automatic inflation increases between the date of this letter and the effective date of the increase.	<input type="checkbox"/> <b>Reduce Total Lifetime Benefit (benefit duration)* and Minimize Premium Increase</b>  Total Lifetime Benefit: [X] Years  Premium: [\$XXX.XX][mode]  Please note these durations do not reflect claims paid or payable.  *Please note that the Total Lifetime Benefit number of years is used to calculate the Total Lifetime Benefit dollar amount. If MetLife pays the full Nursing Home Daily Benefit Amount, then the benefit duration would not exceed the number of years selected. If MetLife pays less than the Nursing Home Daily Benefit Amount, then the lifetime benefit duration could exceed the number of years selected.
	<input type="checkbox"/> <b>Customized Decrease Option</b> <i>Please call the Customer Service team for available options</i>  OTHER _____	<input type="checkbox"/> <b>Coverage Termination</b> [Please CANCEL my coverage. I understand that I will be provided coverage under a Limited Coverage Upon Lapse Following Premium Increase Endorsement ("LCUL"). As you consider this option, please note that this is

		<p><b>limited</b> coverage and does not provide the same level of coverage you currently have.]</p> <p>[Please CANCEL my coverage. I understand that this will trigger coverage under the Nonforfeiture feature which I purchased with my policy. As you consider this option, please note that this is <b>limited</b> coverage and does not provide the same level of coverage you currently have.]</p>
--	--	--

]

Please note that any changes in your coverage between now and the date when the new premium goes into effect may be calculated at the new rates. Bill mode changes can only be made on or after your policy anniversary date after the date the premium increase takes effect.

Please note you may not be able to increase benefits in the future without providing evidence of insurability. However, coverage changes may be able to be made without providing evidence of insurability through the inflation offering. Please refer to your policy for additional detail.

Some MetLife policies contain a [paid-up] survivorship feature [or a shared care rider]. If you currently qualify for the [paid-up] survivorship feature of your policy [or if you have purchased the shared care rider], please note that both policyholders may be required to maintain identical coverage in order for [these features][this feature] to remain in effect. Please refer to your policy for additional information.

I understand if I am on waiver of premium, that the change(s) will not become effective unless I resume paying premiums. Please note: It may not be in your best interest to make reductions to coverage while in claim.

**I understand the policy change(s) I have selected above. I agree that any change(s) will become effective on the premium rate increase date outlined above.** (Cancellations will be processed consistent with the terms of your policy and any applicable endorsements.)

Policy #[XXXXXXXXXX]

**Signature:** \_\_\_\_\_ **Date:** \_\_\_\_\_

**Please sign, date and return this form to the address listed below by [Coverage Change Receipt Date]. No Response is required if you are not making any changes.**

**Metropolitan Life Insurance Company**  
**[Long Term Care, PO Box 64911, St. Paul, MN 55164-0911**  
**Phone: (888) 285-8140**  
**Fax: (952) 833-5410]**  
**[Long Term Care, P.O. Box 14634, Lexington, KY, 40512-9938**  
**Phone: (800) 308-0179**  
**Fax: (866) 314-5612]**




Metropolitan Life Insurance Company  
Long Term Care  
[PO Box 64911, St. Paul, MN 55164-0911]  
[P.O. Box 990028, Hartford, CT 06199-0028]

Policy #: [#####]

[Mail Date]

[First Name] [Last Name]  
[Address 1]  
[Address 2]  
[City, ST Zip or Country Name if Foreign address]

 New Long-Term Care Insurance  
coverage rates effective [DATE].

Dear [First Name] [Last Name]

## Premium Increase Notification – Please review

### Why we're contacting you

After an in-depth analysis of our Long-Term Care business, MetLife has determined that a premium increase is necessary on certain long term care insurance policies. [We are implementing a [XX%] premium increase on your long term care insurance policy, which was issued in [STATE].]

### What you need to know

We understand how important your long-term care insurance policy is to your personal financial plan. Any decision about premium increases is difficult and not taken lightly. **You may be able to reduce the change in premium by adjusting your coverage.** Details are provided in the "Your Options" section of this letter, and the enclosed Coverage Change Form.

This premium increase will affect a broad group of policyholders and is not based on any individual's personal factors, such as age, health status or claim history.

We requested a [XX%] premium increase on your policy and received authority from [STATE DOI] to implement the [XX%] increase on your policy noted above.

Effective Date:	[EFFECTIVE DATE]
Current Premium Amount:	[OLD AMOUNT]/[FREQUENCY]*
Increased Premium Amount:	[NEW AMOUNT]/[FREQUENCY]

\* Current Premium information is as of [COMPLETE DATE] and may not reflect recent changes.

It is important that you be aware that, as explained in the Guaranteed Renewability statement in your policy, and subject to any applicable regulatory approval, **MetLife reserves the right to increase rates in the future.**

Please note that if you are on waiver of contribution at the time the increase becomes effective, there will be no impact to your coverage or premium unless and until your premium payments resume.

## Your Options

We understand that a premium increase may not be affordable for some insureds. Your personalized options may help reduce the impact of the premium increase and, possibly, better meet your current coverage needs. Details are in the enclosed Coverage Change Form.

Please carefully evaluate your individual situation before selecting one of these options. If you choose to cancel your coverage, or make any changes complete the attached form and submit to MetLife. In order to ensure processing prior to the implementation of the rate increase, please submit any change requests by [FORM DATE]. Should you need more time to decide on a coverage decrease or termination of coverage, the provisions of your policy permit you to make these changes at any time.



Coverage Change Form due  
[DATE].

Please note that any changes in your coverage between now and the date when the new premium goes into effect may be calculated at the new rates. Bill mode changes can only be made on or after your policy anniversary date after the premium increase takes effect. **If you would like to keep your current coverage and pay the full premium increase, no additional action is necessary.**

## Cancellation Requests

If you choose to cancel your long term care insurance policy, a limited long term care benefit may still be available to you. (As you consider this option, please note that this is **limited** coverage and does not provide the same level of coverage you currently have.)

### **[Insert for insureds with no nonforfeiture feature (also applicable for insureds with CBUL):**

If your coverage lapses due to cancellation or nonpayment of premium at any time between the date of this letter and 120 days following the first due date of the increased premium, you will be issued a Limited Coverage Upon Lapse Following Premium Increase Endorsement ("LCUL") which provides limited coverage as described below. Under LCUL, your Total Lifetime Benefit will be the greater of: the sum of all premiums paid and waived prior to lapse; or **[30 times the Nursing Home Daily Monthly]** Benefit Amount in effect immediately prior to your date of lapse. However, if you have already received benefit payments under your policy, please note that the reduced Total Lifetime Benefit payable under LCUL as described above will not exceed the remaining Total Lifetime Benefit of your policy immediately prior to your date of lapse. Once LCUL goes into effect, your policy will be considered "paid-up" with no further premiums due, and you will no longer receive increases under any inflation option.

[Note: For policyholders who are eligible for and meet the requirements for payment of benefits under the Contingent Benefit Upon Lapse Nonforfeiture Feature ("CBUL") as a result of this rate increase, we will instead provide coverage under LCUL, which provides a benefit that is equal to the benefit payable under CBUL. We will not pay benefits under both CBUL and LCUL, or any other nonforfeiture feature.]

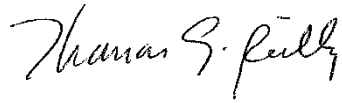
### **[Insert for letters to insureds who have an existing NF benefit:**

Our records indicate your policy includes a nonforfeiture feature providing for reduced or limited coverage in the event that your policy lapses due to cancellation or nonpayment of premium. Please refer to your policy for additional information. If you elect to cancel your coverage, you are eligible for the limited coverage as described in your policy under the nonforfeiture feature.]

**We're here to help**

We are ready to assist you. Attached is a Frequently Asked Questions document to provide additional details regarding this notification. If you have any additional questions, please call your agent, or our Customer Service team at [888-285-8140][800-308-0179], between the hours of [8:30 a.m.–6:30 p.m.] Eastern Time, Monday through Friday. Our customer service representatives will be pleased to answer any questions or provide additional options to lessen the amount of this increase, if available.

Sincerely,

A handwritten signature in black ink, reading "Thomas G. Reilly". The signature is written in a cursive, flowing style.

Thomas G. Reilly, Assistant Vice President  
Product Management & Compliance

Encl: [Frequently Asked Questions, Coverage Change Form, Cost of Care Chart, Business Reply Envelope]

## Frequently Asked Questions

### MetLife Long Term Care Insurance Rate Increase

#### Q1. Why is MetLife implementing this rate increase?

A. MetLife continues to remain committed to ensuring that our pricing is appropriate to the benefits and risks of our products. We considered many factors when we developed premiums, including expectations about persistency rates (how many policyholders keep their policies), mortality rates (how long policyholders live) and morbidity rates (the frequency and severity of claims). These factors were based on the best available information at the time.

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We continue to offer ways to mitigate the impact of rate increases through the use of benefit decrease options, when available.

#### Q2. What are my options?

A. You can either maintain your current coverage and pay the increased premium, or you can consider reducing your coverage, if possible. The coverage change request form, included with your letter, includes options, where available, to reduce your coverage to minimize the impact of the increase.

#### Q3. My spouse and I have shared care and survivorship on our policies. Does the identical coverage requirement apply?

A. Some MetLife policies contain a [paid-up] survivorship feature [or a shared care rider]. If you currently qualify for the [paid-up] survivorship feature of your policy [or if you have purchased the shared care rider], please note that both policyholders may be required to maintain identical coverage in order for [these features][this feature] to remain in effect. Please refer to your policy for additional information.

#### Q4. Why was I not presented with options to decrease my coverage?

A. The most likely reason is that you are already at the lowest possible coverage option. If you did not receive a coverage decrease option, you may still contact our Customer Service team to discuss other potential options.

#### Q5. My Rate Increase Effective Date is not for some time, why do I need to return my coverage change form so quickly?

A. The sooner MetLife receives your request to change coverage, the more likely the request will be processed prior to the rate increase effective date. However, please note, per the terms of your policy, you may request a coverage decrease or cancellation at any time. Please note, if your policy does not include a nonforfeiture feature or you do not qualify for nonforfeiture under the terms of your policy, LCUL will **only** be issued to you if your coverage lapses due to cancellation or nonpayment of premium at any time between the date of the rate action notification letter and 120 days following the first due date of the increased premium.

#### Q6. Will inflation offer acceptances and other coverage increases be subject to the new rates?

A. Yes, any inflation offer acceptances and other coverage increases made on or after the policyholder's premium bill due date when the new premium becomes effective will be based on the new rates.



**Q7. I have automatic simple inflation increases each year. How does that impact the rate increase?**

**A.** If your coverage is subject to automatic simple inflation increases and you elect to reduce your daily benefit amount, please note that this election will result in lower future increases to your daily benefit amount.

**Q8. Can I change my bill mode prior to the effective date of the increase?**

**A.** Bill mode changes can only be made on or after your policy anniversary date after the date the premium increase takes effect.

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**A.** Yes, MetLife remains committed to its existing LTCI insureds and will continue to ensure that they receive a high level of service, especially when they need it most—at time of claim.

**Q10. Will policyholders currently on claim receive the rate increase?**

**A.** An insured whose policy is impacted by the rate increase and is on waiver of premium will be notified at the same time as other affected policyholders. An insured on premium waiver will be informed that there will be no impact until such time as premium payments resume. Please note: It may not be in the policyholder's best interest to make reductions to coverage while in claim.

**Q11. Are MetLife's financial strength and claims paying ability still strong?**

**A.** Yes. MetLife continues to receive high ratings for financial strength and claims paying ability from the major rating agencies. You may review MetLife's ratings by various agencies at any time by visiting [www.metlife.com](http://www.metlife.com), then tab along the top of the website and select "About Us", then "Governance", then "Ratings."

**Q12. Who should I contact with additional questions?**

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